



BUSINESS UMBRELLA LIABILITY INSURANCE

Running a business exposes you to unexpected lawsuits. Business umbrella liability insurance acts like a safety net, stepping in with extra cash if a claim surpasses your existing coverage limits.

Five Facts About Business Umbrella Liability Insurance

- **Cost-effective for high coverage limits relative to the amount of protection provided.**
- **Requires certain minimum liability coverage on underlying policies.**
- **Does not cover intentional or criminal acts by the insured.**
- **Can provide coverage for rented or borrowed equipment and vehicles.**
- **Often includes coverage for legal defense costs outside the policy limits.**

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