

THE HOME FRONT

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The Personal Umbrella: Million-Dollar Protection for Coffee-Money Premiums

If You Have a Home, a Retirement Account, or a Teenager — This Policy Is for You

September's issue covers the best-kept secret in personal insurance: the umbrella policy. Most families have never been offered one; most who have assume it's for the wealthy.

The truth: if you have anything worth protecting — equity, savings, future income — an umbrella is the cheapest serious protection you can buy.

What an Umbrella Does

A personal umbrella adds \$1M or more of liability coverage above your auto and homeowners limits. When a serious accident produces a judgment beyond your auto policy's \$250K or \$500K, the umbrella keeps paying — and it covers defense costs, plus some claims home and auto policies don't touch, like libel, slander, and liability from certain lawsuits. One policy, sitting quietly over everything, for typically \$200–\$400 a year for the first million.

Who Actually Gets Sued

Umbrella claims come from ordinary life: a multi-car accident with serious injuries, a guest badly hurt at your home, your dog, your teen driver, a pool, a golf cart, a social-media post. Juries don't cap awards at your policy limits — and when a judgment exceeds them, your home equity, savings, and future wages are exposed. The families who need umbrellas most are precisely the ones building something: equity, college funds, retirement accounts. The more you've built, the more a bad five seconds can take.

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WHY WORK WITH JAY

- 46+ years serving Kansas City families
- Licensed in Missouri & Kansas
- Access to 50+ carriers — I shop for you
- Independent — advice, not a sales pitch
- One call for home, auto, umbrella & more

DID YOU KNOW?

- A \$1M personal umbrella typically costs less per day than a cup of gas-station coffee.
- Umbrellas usually cover the whole household — including the teen driver who worries you most.
- Some umbrella policies include uninsured/underinsured motorist coverage as an option — excess protection for your own family.

FREE COVERAGE GAP ANALYSIS

Most home and auto policies I review have at least one gap — a roof paid at depreciated value, liability limits too low for what the family owns, or no water backup coverage. Send me your dec pages and I'll give you a straight, no-obligation second opinion.

PRO TIP

PRO TIP FROM JAY:

Do this math tonight: home equity + retirement accounts + savings + ten years of income. That's roughly what's exposed in a serious lawsuit. If the total is more than your auto liability limit — and it almost certainly is — ask me for an umbrella quote this week.

What It Takes to Qualify

Umbrella carriers require underlying limits — commonly 250/500 auto and \$300K homeowners liability — so adding an umbrella often means adjusting those first (usually a modest cost, and worth it on its own). Disclose everything that carries liability: all drivers, rental properties, boats, ATVs, the trampoline. An umbrella priced on incomplete information is a claim dispute waiting to happen. Placed correctly, it's the policy that lets you stop worrying about the lawsuit scenario entirely — which is the entire point.

CLIENT WIN SPOTLIGHT

A client's 17-year-old caused a chain-reaction accident with two injured drivers; demands totaled \$1.4M against his \$500K auto limit. The \$1M umbrella we'd placed the year he got his learner's permit covered the excess entirely. The family's home and college savings were never in play.

RECIPE OF THE MONTH: TAILGATE CHILI

Brown 2 lbs ground beef with onion and garlic. Add chili powder, cumin, crushed tomatoes, kidney beans, and a splash of dark beer. Simmer 2 hours. Top with cheddar and green onion — Chiefs season fuel.

FREE HOME SAFETY & DISASTER PREP CHECKLIST

Ask about my complimentary Home Safety & Disaster Preparedness Checklist — severe weather planning, home inventory templates, fire prevention, and a what-to-do-after-a-claim guide built for Missouri and Kansas families. Free to clients and prospects — just call or email.

YOUR FAMILY DESERVES MORE THAN AN 800 NUMBER

Tell me your current auto and home liability limits, and I'll quote a \$1M umbrella by tomorrow. It's the best value in all of insurance — and the policy my own family carries.

Call or text Jay today: 816-384-7738 | jay@insure247.com | insure247.com

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