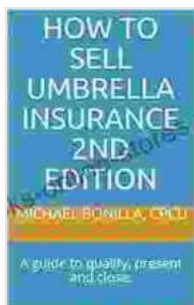


# How to Sell Umbrella Insurance: The Ultimate Guide for Agents and Brokers (2nd Edition)

Umbrella insurance is an essential coverage for anyone who wants to protect their assets from financial ruin. It provides coverage above and beyond the limits of your home and auto insurance policies, and can help you pay for expenses such as medical bills, legal fees, and lost wages.

As an agent or broker, it's important to be able to effectively sell umbrella insurance to your clients. This guide will provide you with all the information you need to know, from the basics of umbrella insurance to the sales process.

Umbrella insurance is a type of liability insurance that provides coverage above and beyond the limits of your home and auto insurance policies. It can help you pay for expenses such as medical bills, legal fees, and lost wages if you are sued for negligence.



## How to Sell Umbrella Insurance 2nd Edition: A guide to qualify, present and close. by Michael Bonilla

★★★★★ 5 out of 5

Language : English  
File size : 2246 KB  
Text-to-Speech : Enabled  
Screen Reader : Supported  
Enhanced typesetting : Enabled  
Word Wise : Enabled  
Print length : 89 pages  
Lending : Enabled



Umbrella insurance is typically sold in increments of \$1 million, and the cost of coverage varies depending on the amount of coverage you purchase. The average cost of a \$1 million umbrella policy is around \$150 per year.

Anyone who wants to protect their assets from financial ruin should consider purchasing umbrella insurance. This includes:

- Homeowners
- Renters
- Drivers
- Business owners
- Professionals

There are many benefits to purchasing umbrella insurance, including:

- **Peace of mind:** Knowing that you are protected from financial ruin in the event of a lawsuit can give you peace of mind.
- **Protection for your assets:** Umbrella insurance can help you protect your home, car, and other assets from being seized to pay for a judgment against you.
- **Coverage for legal fees:** Umbrella insurance can help you pay for legal fees if you are sued.
- **Coverage for lost wages:** Umbrella insurance can help you replace lost wages if you are unable to work due to an injury or illness.

Selling umbrella insurance is a simple process, but it's important to be able to effectively communicate the benefits of coverage to your clients. Here are some tips for selling umbrella insurance:

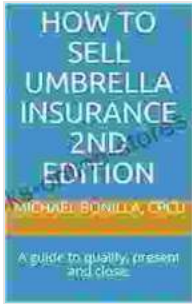
1. **Start by educating your clients about the basics of umbrella insurance.** Make sure they understand what umbrella insurance is, how it works, and who needs it.
2. **Help your clients assess their risk.** Ask your clients about their lifestyle, assets, and potential liabilities. This will help you determine how much umbrella insurance coverage they need.
3. **Compare quotes from different insurance companies.** Once you know how much coverage your clients need, you can start comparing quotes from different insurance companies. Be sure to compare both the cost and the coverage of each policy.
4. **Make a recommendation to your clients.** After you have compared quotes, you can make a recommendation to your clients about which umbrella insurance policy is best for them. Be sure to explain the benefits of the policy and how it will protect them from financial ruin.

Umbrella insurance is an essential coverage for anyone who wants to protect their assets from financial ruin. As an agent or broker, it's important to be able to effectively sell umbrella insurance to your clients. This guide has provided you with all the information you need to know about umbrella insurance, from the basics of coverage to the sales process.

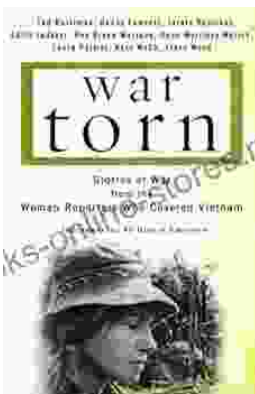
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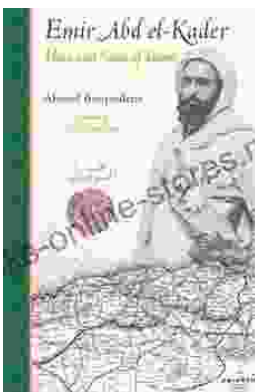


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