

Flynn Insurance Agency, Inc.
Flynn Employee Benefits, Inc.

Personal Umbrella Policy Information

We offer \$1,000,000 and \$2,000,000 personal umbrella coverages as endorsements to our homeowner insurance coverages.

The minimum limits are as follow:

Automobile liabilities (including motorcycles and recreational vehicles):

Bodily Injury: \$250,000 per person, \$500,000 per occurrence

Property Damage: \$100,000 per occurrence

Business Pursuits (if applicable):

-For a single-person either on or off premise, a single limit of liability of \$300,00 per occurrence.

-For owned residential premises occupied by others, up to four units, a single limit of liability of \$300,00 per occurrence.

Employer liability (if applicable):

-\$100,000 per occurrence

Personal Liability (must include Personal Injury coverage):

-Combined single limit of \$300,000 per occurrence.

***Watercraft liability:**

-For sailboats up to 35 feet, combined single limits of \$300,000 or more.

-For powerboats up to 26 feet and 225 horsepower, combined single limits of \$300,000 per occurrence.

* Please note that Sailing vessels without auxiliary power, that are more than 35 feet in length, motorboats powered by more than 225 horsepower or more than 26 feet in length and jet skis, house boats or jet skis are not covered.