

**RELAX. YOU'VE ALREADY
OFFERED ALL OF YOUR CLIENTS
A PERSONAL UMBRELLA.**



RIGHT?

Can you relax knowing you've done everything in your power to protect the customers who trust you? Offering each and every client a personal umbrella doesn't only protect those who purchase the coverage. If you document that you offered an umbrella, even if your client doesn't purchase it, that documentation can help protect your agency against a "failure to offer" E&O claim.

**DOWNLOAD A CUSTOMIZABLE UMBRELLA OFFER/DECLINE
FORM AT WWW.INDEPENDENTAGENT.COM/RLI.**

