

# How much coverage do I need?

**Add the value of your assets to find out what you risk losing.** The difference between this total and your current liability coverage may reveal how much you have at risk in the event of a large loss.

How much equity do you have in your <b>home</b> ? .....	<input type="text"/>	
		+
What is the total value of your <b>possessions</b> ? .....	<input type="text"/>	
		+
How much do you have in <b>savings</b> and <b>investments</b> ? ..	<input type="text"/>	
		+
What is your lifetime <b>earning potential</b> ? .....	<input type="text"/>	
<i>(multiply your annual earnings by the number of years remaining until retirement)</i>		=
<b>Total Assets</b> .....	<input type="text"/>	
		-
<b>Lowest Liability Limit of Any Insurance Policy</b> .....	<input type="text"/>	
		=
<b>Potential Coverage Gap</b> .....	<input type="text"/>	

The difference between your total assets and the lowest liability limit of any of your insurance policies represents a potential gap in coverage. You should choose an umbrella policy limit that is sufficient to cover this potential gap to ensure adequate protection for your assets.

As an independent agency, Rathbun Insurance has access to multiple carriers to find solutions to your insurance needs. Whether you need higher limits or present a hard-to-place liability risk, **we can help.**