

Personal Umbrella

YOU HAVE WORKED HARD TO CREATE YOUR WEALTH, BUT ARE YOU PROTECTED IF SOMEONE WANTS TO TAKE YOU TO COURT?

- ▶ You have a candle burning in your bathroom. When your niece goes to wash her hands, her sleeve passes over the candle and is ignited. She suffers third degree burns and you are held liable. \$917,000 was paid
- ▶ Your 14 year old is online making negative comments about his teacher to his friends and posting them on a Web site. The teacher finds out and sues. \$750,000 was paid
- ▶ One out of eight serious automobile accidents is caused by a driver without insurance. What if you are hit by one of them? You or your family members are injured and require a stay in the hospital. There are catastrophic medical bills that exceed your personal automobile policy UM/UIM limits

ARE YOU PREPARED?

- ▶ Jury verdicts continue to increase; they are up 240% since 1994 with average awards from \$418,000-\$2,960,000. This is in addition to defense costs, which can run well into the hundreds of thousands of dollars - even when the defendant wins in court

The following are important features; make sure you have them all:

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
Broad bodily injury definition includes coverage for required care, loss of service, mental injury and humiliation	✓	?
Excess UM/UIM Motorists coverage available. For injuries and damages caused by an uninsured or underinsured driver - one whose negligence causes damages in excess of their available insurance coverage	✓	?
Worldwide coverage	✓	?
Bodily injury/personal injury from your participation or volunteering with a youth sports organization	✓	?
Coverage for host liquor liability on a follow form basis	✓	?
Defense costs paid in addition to the policy limit	✓	?

Insure your financial well-being with a stable Company that will be there to pay your claim.

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your broker. A specimen policy is available from an agent of the company. Your actual policy conditions may be amended by endorsement or affected by state laws.