

Personal Umbrella

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

- ▶ Your 14 year old is on line making negative comments to his friends about a teacher and posting them on a Web site. The teacher fdiscovers the site and sues. \$750,000 was paid
- ▶ While driving a rental car on business, you miss a red light and strike a car doing 50 mph. Your colleague is severely injured. Your Company's Business Auto Policy does not apply to your colleague's injuries because he is covered under Worker's Compensation coverage. He sues you for \$1,500,000
- ▶ You have a small professional office in your home, and work out of that office, seeing clients on occasion. One of your elderly clients slips on some ice on your sidewalk, breaks a hip and later dies from complications. You are sued for \$2,000,000 in a wrongful death action
- ▶ You have a candle burning in your bathroom. 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

ARE YOU PREPARED?

- ▶ Jury verdicts have increased 240% in the past 10 years – with average awards from \$418,000 to \$3,000,000. This is in addition to Defense and Court costs, which can run to the hundreds of thousands of dollars, even when you win!
- ▶ One in eight serious auto accidents is caused by a driver without insurance. What if you and your family were hit by one of them? The medical costs, including hospital and rehabilitation services, could well exceed the Uninsured Motorists Coverage on your Personal Auto Policy

Why choose the United States Liability Insurance Group's Personal Umbrella Policy?

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
Broad Bodily Injury definition – includes coverage for required Care, Loss of Service, Mental Injury and Humiliation	✓	?
Coverage for a loss that happens anywhere in the world, no matter where the suit against you is brought	✓	?
Coverage while you are volunteering for a youth sports organization or charitable organization	✓	?
Coverage for Host Liquor Liability	✓	?
Defense Costs and interest on judgments paid in addition to the policy limits	✓	?
No limitation on the number of Autos, Homes, Recreational Vehicles or small boats that can be covered	✓	?
Excess Uninsured Motorists coverage available	✓	?