

The Impossible is Probable

Real claims are often unbelievable. And when things go wrong, we make it right. Our personal umbrella policy adds a crucial layer of asset protection above your insurance policy limits for accidents and claims like these that go beyond your wildest imagination.

Careful isn't always careful enough.

- Tori and Bob's landlord, Shelley, had an outdoor barbecue that wasn't being used. They offered to pay additional rent and relocate it.
- During the move, the straps broke and the grill spilled onto the highway. Nearly 20 cars were involved, but no one was injured.
- Minutes later, Brianna, an expert motorcyclist, slowed to carefully scan for debris when a part of the grill became entangled in her tires. Flying over the handlebars, she broke her neck and was left paralyzed.
- Tori, Bob and Shelley were responsible.

Claim: \$5 million

Chef can't cook.

- Chef Ida, head of a household of three, was stopped in her car when Ted sideswiped her, resulting in a serious injury that left her without the use of her wrist.
- Ted's state-required auto insurance was not nearly enough for the multiple surgeries needed, so Ida's personal umbrella policy with Underinsured Motorist coverage kicked in. Even after the procedures, Ida was not able to continue her career as a chef, resulting in loss of future earnings.
- Ted was responsible but underinsured, so Ida's policy took over.

Claim: \$1 million

Tragedy on familiar ground.

- Frank's family's lakeside cabin was always filled with guests during the summer.
- One afternoon, Frank made good on a promise to the kids and took them around the lake on a water tube, towed by his boat.
- Growing up on the lake, he knew the waters well. As he rounded a familiar turn, a newly-extended dock was directly in his way, so he veered quickly, but the tube whipped around and hit the dock, killing three children and catastrophically injuring the rest.
- Frank was responsible.

Claim: \$10 million

✓ \$1 MM - \$10 MM limits shield your current assets and future earnings from judgments

✓ \$1 MM excess Uninsured Underinsured Motorist with coverage that follows you in any car — or even when you're walking or riding a bike

✓ Legal defense when you need it

✓ Online processing that takes your agent just minutes

✓ Get coverage for about \$27/month*

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