

It Surely Won't Happen to Us...

Lawsuits are becoming more common than you think. Today **anyone** could be sued.



The perception of whether an individual or family needs a **Personal Umbrella** for additional coverage against liability claims and lawsuits has long been tied to net worth. "I'm not a millionaire, who would ever sue me?" Unfortunately, we now live in a time where filing suit is becoming the commonplace and could happen to anyone. Even if the claim is dismissed, defense costs can quickly add up putting more than dollars in the bank at stake. It could be other assets, like your home, at risk. Can you afford not to have additional protection?

A terrible accident, moment of negligence or honest mistake could quickly turn into a life-changing event.

Do you own a vehicle?

A youthful driver put the car into reverse to back up while at a stop sign and the car struck a jogger. The jogger received a massive head injury, and the total claim was \$1,000,000.

A driver swerved to miss a piece of sheet metal in the road, striking another motorist changing a tire on the side of the road. The driver was held liable for medical and future care costs totalling over \$5,000,000.

Do you own a boat, jet ski, golf cart or ATV?

A family was taking a ride in their speedboat, taking care to avoid other boats on the water. However, they didn't see two individuals floating in a tube near one of the boats. The boat hit one of the individuals on the tube, causing life-threatening injuries. The claim cost was \$2,000,000.

See reverse side for additional scenerios that may apply to you.

For details on options for additional Personal Liability coverage, please contact your local insurance agent.

Products Available Through:

CONCORDE
GENERAL AGENCY

All situations presented in this document are **potential** loss scenarios for a Personal Umbrella product. Each policy and individual claim is unique and subject to review to determine actual coverage eligibility.

Accidents Happen, and You Could Be Held Liable

Lawsuits are becoming more common, and today *anyone* could be sued.

Do you have a dog?

A family is taking their beloved pup for a stroll around the block. The dog gets loose and trips and injures a stranger, which results in thousands of dollars in medical treatment and potentially a lawsuit. Dog liability claims can be incredibly costly, depending on the damage done by your 4-legged friend. Claims could also stem from bites, property damage caused by the dog or even a dog running into the street and causing an accident.

Do you host guests at your home?

A family was hosting a dinner party and gave a few friends a tour of their home before dinner. One of the guests tripped and fell down some stairs located in an unexpected area during the tour, receiving severe injuries. The guest sued the hosts for \$500,000 which is 200,000 over their homeowners policy.

A parent permitted several of her children and their friends to play paintball in her large back yard. The children were experienced and advised of all the safety rules including the use of headgear at all times. A participant removed her headgear as she was leaving the field in order to better hear someone calling her name. The minor claimant was hit in the eye resulting in a \$475,000 settlement.

A couple hosted a party for their daughter. One of the attendees found what was believed to be an empty and discarded propane tank. The tank was thrown into a bonfire and subsequently exploded resulting in severe injuries to several guests. A \$20,000,000 claim was filed alleging the insured failed to properly supervise the party.

Could something on your property cause an injury or loss?

A 28-year old dove into a friend's above ground swimming pool struck his head on the bottom and, as a result became a quadriplegic. He sued both the homeowner and the pool manufacturer. The court found the homeowner to be 60 percent responsible and the pool manufacturer to be 40 percent responsible, and awarded \$10,000,000.

A hillside on a homeowner's property was covered with concrete to prevent erosion. The concrete had been installed before the homeowner purchased the property. Approximately 5 feet of the concrete fell to the neighboring property knocking the claimant's home from its foundation. The resulting claim was settled for \$970,000.

Do you or your children babysit?

A babysitter left a 5 month old infant unattended in a walker. The infant toppled the walker, struck her head on the floor and suffered brain damage. The parents of the infant sued the teenage babysitter and her parents. The court awarded the infant's parents \$11,000,000.

Do you volunteer, teach or coach?

A teenager, who was destined for greatness as a softball player, filed a \$700,000 lawsuit against her former coach, alleging his "incorrect" teaching style ruined her chances for an athletic scholarship.

Do you or your kids post on social media?

A couple's daughter hated math class as well as the teacher. The daughter made several "disparaging" and false remarks about her teacher online. The teacher sued the parents for personal injury and \$750,000 was paid.

Are you landlord?

The insured's tenant claims she became ill from carbon monoxide poisoning resulting from a faulty furnace. The tenant claimed permanent brain damage and demanded \$750,000.

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