

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.

Real World Stories



Just a quick text

Ashley and her BFF were heading out to meet their college friends for dinner, but they couldn't remember what time they were supposed to meet. Ashley sent a quick text to check. With her eyes on her phone instead of the road, Ashley didn't see the bicyclists in the crosswalk until it was too late. Both cyclists sustained serious injuries requiring hospitalization and rehabilitation. After Ashley's auto liability limits were exhausted, she was held personally responsible for their medical bills.

Claim: \$625,000



When minimum coverage is not enough

Ian carried state minimums for personal auto liability insurance thinking that it was plenty. But when he accidentally struck Jackie, an aircraft mechanic, on her bike, they both would find out how costly this choice would be. Jackie suffered serious injuries and even though she was not at fault for the accident, she got a massive hospital bill. Ian's minimum coverage was quickly exhausted and Jackie was left with the debt. Unable to work and without compensation for lost wages, she was forced to declare bankruptcy.

Claim: \$650,000



A frighteningly true fireworks caper

Zack found leftover Fourth of July fireworks in the garage just in time for Halloween. He couldn't wait to tell his friend, Fletcher. While their parents were soundly asleep, the pair snuck out to give them a try. A bottle rocket zoomed off-course and landed underneath their neighbor's car, catching it — and their neighbor's home — on fire. Because of "vicarious parental liability," Zack's parents were on the hook for his actions, even though they weren't present and didn't know what he was up to.

Claim: \$620,000

A personal umbrella sits on top of other policies and kicks in after those limits are exhausted, protecting your assets. And specialized legal defense if you're sued.

CONTACT ME FOR A QUOTE

Policies start at about \$25 a month

Aaron Levine, Levine Financial Services, LLC

877.288.7169 • aaron@lginsuranceinc.com

lginsuranceinc.com



Figure based on nationwide average premium of a \$1 MM personal umbrella policy for 2 homes, 1 car, 1 driver. Premium billed annually. Names and identifying details in claims examples have been changed to protect the privacy of individuals. This information is for educational purposes only and does not constitute legal advice or guarantee or imply a similar outcome. Underwriting criteria varies by state. Visit us online for guidelines. Admitted carrier rated A+ XV by A.M. Best (rating effective July 2016). For the latest rating, visit ambest.com. California Insurance License 0D08438