

NODDING OFF:

Every year, 6,000 fatal crashes may be caused by drowsy driving



Protect yourself with this essential layer of coverage.

Real-World Case Study: Drowsy Driver Put Lives in Peril

Tired of the unrelenting snowfall, best couple friends, Lori and Scott and Kim and Jay, decided it was the perfect time for a road trip to Las Vegas.

After a busy weekend with good memories made, the four headed home with Scott at the wheel.

A short while later, Scott dozed off, awoke suddenly and overcorrected, hitting two oncoming cars.

All of those involved sustained serious trauma, including head injuries, lung collapse and multiple major fractures. Two of the injured were airlifted to the hospital for immediate treatment. In addition to hospital stays, recovery would include physical and cognitive therapy and Jay needed extensive reconstructive surgery.

After Scott's auto liability limits were exhausted, his standalone personal umbrella policy responded to cover their care.

Claim: \$750,000

CONTACT ME FOR A QUOTE

Policies start at about \$25 a month.

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3 Reasons Why You Need a Personal Umbrella Policy

1. A standalone personal umbrella policy adds a **critical layer of protection** for your assets.
2. You could be **liable** for any damage resulting from an at-fault claim.
3. Most home and auto policies are capped at **\$500K**, which sure sounds like enough. But what if the injured party needs medical assistance for the **rest of their life?** Your property and future wages could be at risk.



Statistic from the Centers for Disease Control and Prevention. Figure based on nationwide average premium of a \$1MM 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. A.M. Best rating effective January 2016. For the latest rating, visit ambest.com. California Insurance License ODOB438