

# TRAGEDY DURING DIPLOMA SEASON:

## 1 Drunk Driving Death Every 53 Minutes

### How will you make sure your family stays safe?



## Real-World Case Study: A Toast Too Many

Aunt Katherine couldn't wait to celebrate Olivia's graduation from college.

Having her favorite niece out of state for four years was difficult for her since they were so close.

After a cozy dinner at dusk filled with well-wishing family and friends — and a few toasts — her jet lag got the best of her and it was time to go. Olivia's cousin, Victoria, was staying at the same hotel, so they rode back together. Katherine felt just fine to drive, having had only two glasses of wine. Yet as a 110-lb. woman, she already reached a .079% Blood Alcohol Content, causing impairment.

At an intersection near her hotel, she mistakenly thought that it was controlled with a 4-way stop and failed to yield the right of way, striking an oncoming truck and forcing it to roll.

Benjamin was in the truck with his father, John, when they collided. Though everyone involved in the crash was wearing a seat belt, all parties suffered critical injuries and sadly, John passed away at the scene. Victoria was transported to the hospital in serious condition and suffered a traumatic brain injury, which would require postacute in-patient rehabilitation, neurobehavioral rehabilitation and later, outpatient and day treatment.

After Katherine's auto liability limits were exhausted for this at-fault accident, she was held personally responsible for all medical bills.

Because she had a \$2 MM standalone personal umbrella policy, it was able to satisfy the full claim amount.

**Claim: \$2 MM**

### CONTACT ME FOR A QUOTE

*Policies start at about \$25 a month.*

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**A standalone  
personal  
umbrella  
policy adds a  
critical layer  
of protection  
for your  
assets.**

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Sources: Mothers Against Drunk Driving®, Department of Transportation/ National Highway Traffic Safety Administration, National Institute on Alcohol Abuse and Alcoholism, The Wall Street Journal. 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 May 2016. For the latest rating, visit ambest.com. California Insurance License OD08438