

What's Your Game Plan?

FANS DON'T LET FANS DRIVE DRUNK

SUPER BOWL SUNDAY IS COMING UP AND YOUR CHANCES OF BEING INVOLVED IN A DRUNK DRIVING CRASH IS DOUBLED COMPARED TO A NORMAL SUNDAY IN JANUARY OR FEBRUARY. IF YOU'RE HOSTING A PARTY, OR GOING TO ONE, BE PREPARED WITH A POLICY THAT WILL KICK IN WHEN YOU NEED IT MOST.

REAL WORLD STORY

ANDY, A SOCIAL WORKER, HAD SPENT THE AFTERNOON AT A SUPER BOWL PARTY AND HAD BEEN DRINKING. EVEN THOUGH HE WAS BUZZED, HE FELT LIKE HE COULD DRIVE HOME, ESPECIALLY BECAUSE HE LIVED ONLY A FEW MILES DOWN THE ROAD. AS HE WAS TURNING ONTO HIS STREET, HE STRUCK HIS NEIGHBOR, SAM, AN 18-YEAR-OLD STUDENT ATHLETE WALKING HOME FROM WORK AT THE YOGURT SHOP.

SAM SUSTAINED MAJOR INJURIES, INCLUDING SPINAL DAMAGE, AND WAS AIR-LIFTED TO THE HOSPITAL. HIS FUTURE CARE WOULD INCLUDE MULTIPLE SURGERIES TO PRESERVE AS MUCH NEUROLOGICAL FUNCTIONING AS POSSIBLE.

BECAUSE ANDY FORGOT TO PAY HIS AUTO INSURANCE PREMIUM, HE WAS CONSIDERED AN UNINSURED MOTORIST.

SAM'S PARENTS HAD A STANDALONE PERSONAL UMBRELLA WITH EXCESS UNINSURED/UNDERINSURED MOTORIST COVERAGE THAT KICKED IN FOR MEDICAL EXPENSES AND ONGOING LITIGATION ONCE THEIR UNDERLYING UNINSURED MOTORIST ON THEIR AUTO WAS EXHAUSTED.

CLAIM: \$900,000



WHAT'S AN UMBRELLA WITH EXCESS UM/UIM?

IF YOU'RE IN AN ACCIDENT AND THE OTHER DRIVER IS AT FAULT AND HAS LIMITED (OR NO) COVERAGE, IT COVERS THE GAP BETWEEN WHAT THEIR POLICY PAYS AND YOUR MEDICAL EXPENSES. WITHOUT IT, YOU'RE RESPONSIBLE FOR THE DIFFERENCE.

★ POLICIES START AT ABOUT \$25 A MONTH ★



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SOURCES: NATIONAL HIGHWAY TRAFFIC SAFETY ADMINISTRATION, LOS ANGELES TIMES. UM/UIM PREMIUM IS BASED ON NUMBER OF CARS AND DRIVERS IN THE HOUSEHOLD. 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 2017. FOR THE LATEST RATING, VISIT AMBEST.COM. CALIFORNIA INSURANCE LICENSE 0D08438