

# Best in Snow

## CRITICAL COVERAGE FOR HITTING THE SLOPES

SKIING OR SNOWBOARDING THIS SEASON? WE HOPE YOUR TIME ON THE SLOPES WILL BE SAFE, BUT IF AN ACCIDENT HAPPENS, IT CAN GET PRETTY COMPLICATED AND YOUR INSURANCE COVERAGE MAY FALL SHORT. SEE HOW A POLICY YOU MAY NEVER HAVE HEARD OF SAVED THE (SNOW) DAY WHEN THINGS WENT DOWNHILL.

### REAL WORLD STORY

CAROL, A SOFTWARE DEVELOPER, WAS LOOKING FORWARD TO SPENDING HER BIRTHDAY VACATION ON THE SLOPES WITH FRIENDS. AN EXPERIENCED SNOWBOARDER, SHE SET OUT ON HER THIRD RUN OF THE DAY JUST AS TIFFANY WAS SKIING DOWN THE MOUNTAIN TOO FAST, FORCING HER TO LOSE CONTROL AND CRASH INTO CAROL.

CAROL SUFFERED A COMPLETE ACL TEAR REQUIRING RECONSTRUCTION, A SHOULDER FRACTURE AND A MINOR HEAD INJURY, EVEN THOUGH SHE WAS WEARING A HELMET — ALL OF WHICH PREVENTED HER FROM WORKING FOR SIX MONTHS.

AFTER TIFFANY'S HOMEOWNERS LIABILITY LIMIT WAS EXHAUSTED, HER STANDALONE PERSONAL UMBRELLA POLICY COVERED CAROL'S MEDICAL BILLS, LOSS OF WAGES AND PAIN AND SUFFERING.

**CLAIM: \$575,000**



### WHAT'S AN UMBRELLA POLICY?

JUST LIKE THE KIND OF UMBRELLA YOU HOLD WHEN IT RAINS, A PERSONAL UMBRELLA POLICY CAN PROTECT YOU WHEN A DOWNPOUR HAPPENS BY SAFEGUARDING ASSETS AND PAYING FOR MEDICAL AND LEGAL BILLS BEYOND WHAT YOUR HOMEOWNERS/ RENTERS AND AUTO POLICIES COVER.

★ POLICIES START AT ABOUT 85¢ A DAY ★



**AARON LEVINE**

**877.288.7169**

**AARON@LGINSURANCEINC.COM**

**ALEVINEGROUP.COM/UMBRELLA**



SOURCE: NATIONAL SKI AREAS ASSOCIATION. 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 FEBRUARY 2017. FOR THE LATEST RATING, VISIT AMBEST.COM. CALIFORNIA INSURANCE LICENSE 0D08438