

HELLO, BABY. GOODBYE, SLEEP:



New parents are at risk for drowsy driving

Real-World Case Study: Over 83 million drivers have caused 5,000 fatalities by driving while fatigued

When Christopher, a sleep-deprived new dad, stopped for a morning jolt of coffee on his way to work, he was exhausted after a night of baby duty. So exhausted that some studies show that maybe he shouldn't have been driving at all. (Research shows that lack of sleep mimics drinking and driving impairment.)

As an active member of his close-knit community, the folks at the coffee shop knew him well and even had a photo of his little Ava behind the register.

With his mind foggy, as he was parking, he mixed up the brake and gas pedals, and sent his car speeding forward into the shop's entrance.

The crash caused the front wall to collapse resulting in serious spinal injuries to a patron that left her ventilator dependent.

Another patron suffered a femur fracture.

Because Christopher had reviewed and updated his insurance coverage before Ava arrived, his new \$2 MM personal umbrella policy covered the loss in its entirety.

Claim: \$1.4 MM

CONTACT ME FOR A QUOTE

Policies start at about \$25 a month.

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How a personal umbrella policy keeps your family's future safe

- It sits on top of your auto and homeowners/renters policies
- Kicks in after those limits are exhausted
- Protects your assets like property and future wages
- Includes specialized legal defense



Sources: Accident Analysis & Prevention, Governors Highway Safety Association. The Huffington Post, National Sieep Foundation. Figure based on nationwide average premium of a SIMM 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 August 2016. For the latest rating, visit ambest.com. California Insurance License 0008438