

THANKSGIVING IS THE MOST DANGEROUS HOLIDAY.



EARLIER SUNSETS, MORE DRIVERS, MORE DISTRACTIONS.

Learn about an indispensable policy to help protect your assets and pay for medical and legal expenses should the worst happen, whatever the season.

Real-World Case Study: Crosswalk Caution

Fact: Most pedestrian collisions happen at dusk or in darkness.

Because of the mad rush around Thanksgiving, Daniel forgot his brother's flight was coming in. After a "Where r u?" text, he quickly hopped in his father-in-law's SUV to head to the airport to pick him up.

Driving through town, with the sun setting ahead of him in the distance, Daniel didn't see the group of teenagers crossing the street, huddled together sharing a laugh at something on a phone.

He couldn't stop in time.

The accident resulted in one fatality and caused multiple injuries to two other girls, who had extensive hospital stays and would both require lifelong care.

Daniel's father-in-law's underlying auto was exhausted first, followed by Daniel's auto and then finally by Daniel's personal umbrella policy, which responded to the multiple claims.

Claim: \$4.3 MM

3 REASONS WHY YOU NEED A PERSONAL UMBRELLA POLICY

1. A standalone personal umbrella policy adds a **critical layer of protection** to protect 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.

CONTACT ME FOR A QUOTE

Policies start at about \$25 a month.

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Statistics from the Insurance Institute for Highway Safety and the National Safety Council. Figure based on nationwide average premium of a \$1MM personal umbrella policy for two 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 November 2015. For the latest rating, visit ambest.com. California Insurance License 0D08438