

BE A HOLIDAY HERO:

Under social host liability laws, party-givers can be held responsible when minors drink



Real-World Case Study

The Dane family's annual holiday party was in full-swing. Neighbors, colleagues and dear family friends gathered together to toast the season. Ian Dane, 19, and his best childhood friends, Brendan and Tyler, both 20, were home from school and decided to make the holidays even happier by imbibing.

They blended into the crowd and no one noticed as they made their exit to head to a friend's house. Even though the men were legally drunk, Ian gave Brendan his car keys because, in their impaired state, they rationalized that Brendan should drive since he had been drinking less.

On the short drive, Brendan misjudged a bend in the road and slid into a street light at full speed. All of the young men sustained serious injuries, including head injuries, lung collapse, broken ribs and multiple major fractures. In addition to a hospital stay, their recovery would take months of physical and cognitive therapy.

After Ian's parent's auto liability limits were exhausted, their standalone personal umbrella policy responded to cover their care. The policy is also covering defense costs for the family in ongoing litigation.

Claim: \$825,000

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

CONTACT ME FOR A QUOTE

Policies start at about \$25 a month.

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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 November 2016. For the latest rating, visit ambest.com. California Insurance License 0D08438