

TWEEN'S HALLOWEEN CAPER LEAVES PARENTS TO BLAME

**FRIGHTENINGLY TRUE: LIABILITY FOR
CHILD'S ACTIONS FALLS
WITH THE PARENT**



Real-World Case Study: Don't Let this Nightmare Happen

Zack couldn't believe his luck: Discovering leftover Fourth of July fireworks in the garage just in time for Halloween. He couldn't wait to tell his best friend, Fletcher.

While their parents were soundly asleep on Halloween night, the inseparable pair snuck out to give the neighborhood a midnight treat. Suppressing giggles, Zack lit the inaugural bottle rocket – it zoomed off-course and landed underneath their neighbor's car.

The friends rushed over to try to kick it out, but they were too slow – the car caught on fire in moments and as they looked on in disbelief, the tree in the yard and the home followed. By the time firefighters were at the scene, extensive damage was already done.

Because of "vicarious parental liability," Zack's parents were on the hook for his actions, even though they weren't present and didn't know what he was up to.

After their homeowners liability limit was exhausted, their standalone personal umbrella policy covered the rest of the damage.

Claim: \$620,000

CONTACT ME FOR A QUOTE

Policies start at about \$25 a month.

Aaron Levine, LG Insurance Agency
877.288.7169 • aaron@lginsuranceinc.com
alevinegroup.com/umbrella

3 REASONS WHY YOU NEED A PERSONAL UMBRELLA POLICY

1. A standalone personal umbrella policy adds a **critical layer of protection** for liability loss exposure.
2. You don't need to be a millionaire to be sued like one. You could be **liable for any damage** resulting from an at-fault claim.
3. You're responsible for your kids' antics. "Vicarious parental liability" means that **you're on the hook for your kids' actions**.



Premium figure based on nationwide average premium of a \$1MM personal umbrella policy for 2 homes, 1 car, 1 driver. Names and identifying details in claims examples have been changed to protect the privacy of individuals. Underwriting criteria varies by state. Visit us online for guidelines. A.M. Best rating effective October 2015. For the latest rating, visit ambest.com. California Insurance License 0D08438