



► **INSIDE THIS ISSUE:**  
ADDITIONAL LIABILITY COVERAGE IS  
IMPORTANT



► **GIVE US A CALL!** DO YOU HAVE  
QUESTIONS OR COMMENTS ABOUT  
P&C *INSIDER*, OR YOUR INDIVIDUAL  
SITUATION? CONTACT OUR OFFICE—  
WE WOULD BE GLAD TO SERVE  
YOU IN ANY WAY THAT WE CAN.

# P & C *Insider*

STEERING INNOVATIVE SOLUTIONS FOR INDIVIDUALS AND  
BUSINESSES TO REAP THE BENEFITS OF A COMPETITIVE  
EDGE IN TODAY'S WORLD WITH SECURITY FOR TOMORROW'S...

**Would I be covered under my homeowners policy if I am sued by someone who was seriously injured on my property?**

Your homeowners policy will protect you, but only up to the liability limits of your policy. In today's lawsuit-oriented society, your homeowners policy may not provide adequate liability coverage in the event you are involved in a significant lawsuit.

**What about my automobile policy?**

Similarly, your automobile policy provides coverage in the event of a vehicle-related lawsuit, up to the limits of the policy.

**What would happen if I was held liable for a settlement that exceeded the limits of my insurance coverage?**

You would be held personally responsible for paying any portion of the settlement that your insurance company did not pay. Your present assets—your home, your savings account, your car and any other assets you might have—as well as your future earnings could be taken from you to pay the settlement.

**How can I protect myself?**

Purchase a personal umbrella policy. Umbrella policies are inexpensive, and they provide broad coverage. An umbrella policy—also known as a catastrophe or excess liability policy—provides liability coverage that be-



comes effective when your underlying coverage limits (provided by your automobile, homeowners, boat or recreational vehicle policy) are exceeded. These policies provide broad coverage and include protection against certain losses not covered by your other insurance policies. Umbrella policies are a good

investment— an investment in your present and future financial security.

Call us for further information on purchasing a personal umbrella policy.