



# POTTER-HOLDEN & COMPANY

## *Your Personal Insurance*

### For the VERY Rainy Days: Personal Umbrella Protection

As you back out from a parking space, you accidentally injure a pedestrian as they cross behind you. Medical cost, lost earnings and damages can add up to millions of dollars, and *you* are responsible.

A guest at your family pool party dives unknowingly and unwarned into the shallow end of your pool, and suffers devastating paralysis and injuries. You are sued for an enormous sum of money.

You're having an appliance delivered to your home and one of the delivery men slips and falls on the wet steps at your front door and breaks a leg.

Don't let a "rainy day" be the end of your investments and nest egg. **Chubb Insurance said it best: "you don't have to be a millionaire to be sued like one."** A lawsuit can cost hundreds of thousands of dollars in legal fees whether you win or lose. In addition, jury verdicts can result in millions of dollars being awarded to the injured.

In this ever growing litigious society, how can you protect yourself and your assets? Many carriers offer **umbrella or excess liability products**. They increase or become excess liability protection over your home and auto policies. Some insurers will also provide excess or umbrella coverage over your watercraft, motorcycles and other recreational vehicle policies. Limits from \$1,000,000 to \$5,000,000 can be as little as \$100 to \$500 dollars a year. Higher limits can also be purchased.

How much should you buy? The person to ask this question is your attorney. They are your best source for obtaining legal advice. In general, start with selecting a limit that will be higher than all of your total assets. (Use Potter-Holden's Personal Umbrella Worksheet to get started).

You never know when it is going to "rain" and require the use of your umbrella/excess liability policy. Make sure you have one when the unexpected "storms" hit! **If you would like more information on a personal umbrella policy or excess liability policy, please contact a Personal Lines Agent. We are prepared to offer you a no cost, no obligation review and comparison of your insurance. As always, we appreciate the opportunity to serve you!**



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### PERSONAL COVERAGES

- Automobile
  - Antique Automobile
  - Motorcycle
  - Recreational Vehicles
- Homeowners
- Flood
- Boats/Yachts
- Umbrella Liability
- Wedding Event
- Valuable Property
  - Jewelry
  - Fine Arts
  - Furs
  - Silverware

### SOME OF OUR CARRIERS

- Chubb
- Encompass
- Fireman's Fund
- Travelers
- Hartford
- MetLife
- Progressive
- Grange
- Safeco
- Hanover
- American Collectors
- Farmers
- Foremost
- RLI
- USLI
- GUA
- JC Taylor

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