

Personal Liability Insurance – Umbrella



The weather is warm, school is out for summer and the recreational season is upon us. Camping, boating, vacations and barbecues will fill our days. People get

together to play and situations happen.

Jet ski's, motorcycles and golf can lead to injury to friends, acquaintances or unknowns resulting in personal liability lawsuits and disheartening, costly litigation.

Most people's auto or homeowners insurance will pay from \$100,000 to \$500,000 to protect you. But a claimant's alleged expenses and damages could be considerably higher.

The Personal Umbrella Liability policy is a broad coverage liability policy designed to protect your personal assets from a bodily-injury, personal-injury or property-damage lawsuit. Coverage extends not only to the named insured, but also to their spouse, children, resident relatives and others under the age of 21 who reside in your home and are your responsibility.

A dog bite, swimming pool incident or auto accident can throw your life into turmoil. For about the cost of a week's worth of groceries you can purchase a \$1,000,000 personal umbrella for the protection of your family. If additional protection is necessary, limits to \$10,000,000 are available.

This policy fits over, as an umbrella would, the basic liability coverage from your homeowners, auto, watercraft, recreational vehicle and rental property liability. Some business pursuits coverage may be available. The umbrella policy may even extend to your donated time as a volunteer for church or charity activities.

The broad coverage offered by an umbrella policy includes personal injury – libel, slander, false arrest, mental anguish, defamation of character and invasion of privacy. It includes liability for property owned, rented, used by or in your control. It even covers liquor liability exposures for

your entertaining and coverage is world-wide. The cost of your defense is included and is separate from the limit of umbrella coverage you purchase.

About the Author... Doug Worgess has been in the insurance business in

Battle Creek for over 35 years. He is the CEO and an owner of the Worgess Insurance Agency located in Battle Creek since 1931. His agency specializes in home, auto, recreational toys, business coverage, life, health and both profit and non-profit insurance.

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MOVE
TO END ALZHEIMER'S**



More than 5 million people are living with Alzheimer's disease. When you join Memory Walk®, you are raising funds that directly contribute to better Alzheimer support programs and treatments for those in your community affected by this fatal disease. Every contribution brings us one step closer.

Battle Creek Memory Walk

Saturday, September 8, 2007, Binder Park Zoo

To register, call 1.800.272.3900 or visit www.alz.org

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