

Lawsuits – ‘Personal’

While nobody expects to be sued, **lawsuits do happen**. And when they do, one cannot purchase the additional Liability coverage they may need ... *at any price!*

Your Auto and Homeowner policies provide you with “Liability” protection. Unfortunately, those policies may not provide ENOUGH Liability protection if you’re sued for a significant sum of money.

If you take the right precautionary steps **BEFORE** an unexpected loss occurs, you should be able to move forward without losing your home, future wages, savings, retirement funds and other assets.

Verdict / Settlement	Incident	Summary
\$49 million	Automobile Accident	Family of a 21-year old college student sued drivers of two vehicles involved in a multi-vehicle crash . Plaintiff’s counsel claimed one defendant was sleep-deprived while the other was on a cell phone . The Plaintiff was in a coma for one month and is expected to require lifetime 24-hour care .
\$20 million	ATV Accident	A teenage male was killed while riding an ATV on a neighbor’s property. The neighbor had invited him to drive the ATV , permitting him to operate it without proper safety equipment and without adult supervision. The teenage male struck a fence and was killed instantly.
\$10.2 million	Snowmobile Accident	A recreational snowmobile operator in Yellowstone National Park struck and seriously injured a Hall of Fame snowmobiler and head of a family-owned snowmaking equipment business.
\$5.9 million	Dog Bite	A 16-month old child was attacked and killed by a dog while at the home of a family friend.
\$5 million	Cyclist Accident	A 55-year old cyclist was killed by a motor vehicle operator who drove through a stop sign.
\$2.5 million	Liquor Liability	Parents supervised activities in their home after their teenage daughters invited friends over for a party . Two guests were involved in an auto accident where a passenger was paralyzed from the chest down .
\$2.3 million	Horseback Riding Accident	An 11-year old boy was kicked in the face by a privately-owned horse while at a stable. The stable owner was found responsible due to negligent supervision .
\$1.5 million	Auto Accident (Young Drivers)	Two teenage boys driving new high-performance vehicles (Corvette and Mercedes) were traveling at high speed when they simultaneously struck a vehicle, slicing it in half and killing both passengers .
\$1.0 million	Wrongful Death	A 10-year old boy left in the custody of a neighbor trespassed on the grounds of a nearby home, swam into the deep end of the pool and drowned . The neighbor only had \$75,000 in insurance.

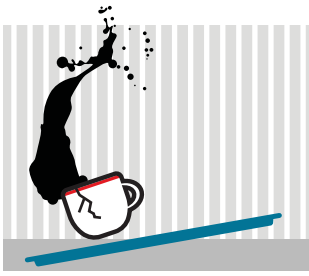
Increasing “Personal Liability” protection can cost \$0.40 to \$0.50 a day. That’s right, 40 to 50 cents a day.

Consider purchasing a Personal Umbrella Liability policy or increasing your Limit if you already have one.

Coverage may be available up to \$10,000,000.

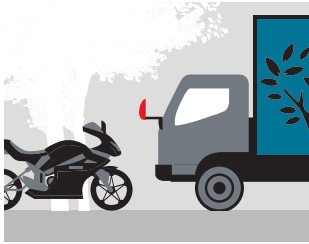
All it takes is a phone call, and there’s no obligation.

Consider these everyday events that go catastrophically wrong.



COFFEE SHOP ACCIDENT

At a busy artisan coffee shop, a member of the waitstaff swerves and accidentally spills a tray of hot beverages on a female patron sitting nearby. The patron suffers **third-degree burns** along the side of her face. After months of treatment and expensive surgery to heal the injury, a scar still remains. The patron's claim against the coffee shop for medical costs, legal fees and emotional distress is more than double the limit of the coffee shop owner's BOP. **Without a commercial umbrella insurance policy to help bridge the gap, the business is facing an overwhelming financial burden.**



DELIVERY COLLISION

Business is booming during wedding season at a high-end florist shop. An employee heads out to make **deliveries** in the florist shop's delivery truck. While quickly checking directions on his smartphone, he **accidentally misses the stop sign and collides with a motorcyclist.** The motorcyclist suffers **severe spinal injuries** and, in spite of multiple surgeries, never regains use of his left leg. The motorcyclist's claim for medical expenses, loss of income and emotional distress related to such a serious injury results in a **multimillion-dollar claim for damages against the business,** which far exceeds the florist shop's general liability coverage. Fortunately, the business had a commercial umbrella policy, which provided additional liability limits for the claim.



APARTMENT ASSAULT

For a number of weeks, there was a **problem with the lock** on the back door of a small apartment building. Despite multiple residents expressing concern to the building owner, it **remains unaddressed,** enabling access to the building by nonresidents. During this time, a resident of the building grabs her laundry and heads down to the communal laundry facility, which is next to the back door. Finding the door unlocked, an **unknown assailant enters and assaults the resident.** **The resulting lawsuit against the building owner claims negligent security and seeks millions in damages.** Without a commercial umbrella policy, the building owner could be left shouldering a significant financial responsibility.

Lawsuits - 'Business'

TRAVELERS 

Why Commercial Umbrella Insurance?

You've built your business on ambition, hard work and unwavering optimism. But planning for the worst-case scenario isn't being negative – it's a positive step you can take to protect what you've worked hard to build. Because the only thing worse than the worst-case scenario is being unprepared for it.

Not having adequate limits of liability coverage can leave your business at risk. If your business is held liable for a devastating loss, the amount of damages you may be responsible for can be as unpredictable as the loss itself. A Business Owner's Policy (BOP) provides a limited amount of general liability coverage – with most small businesses choosing limits of up to \$1 million or \$2 million – which can quickly be exhausted by a large liability event. A commercial umbrella insurance policy is a simple, cost-effective way to increase the limits of your liability coverage and protect your business from catastrophic loss.

If the worst-case scenario happens, will you be ready?



RUNAWAY TRUCK

An appliance store that also delivers and installs appliances sends one of its trucks out for a delivery. The truck's brakes fail as it descends a long hill with a steep grade, and the truck crashes into cars waiting for a light at the bottom of the hill. The accident is massive, with multiple victims suffering severe injuries. Several accident victims sue the store owner for negligence and failure to maintain the truck. A catastrophic event of this scale can drag on for years and easily exceed the general liability coverage limits of a Business Owner's Policy (BOP). A commercial umbrella policy could provide the additional protection needed for a catastrophic event.



SALON FALLOUT

A local hair salon is buzzing with activity. As an older client is walking from the wash chair to the styling chair, one of the stylists pulls at the cord of a hair dryer, causing the client to trip. She takes a bad fall and fractures her hip. In spite of surgery and rehabilitation, the client's movement never fully recovers, and she is awarded nearly \$2 million in damages. The salon owner's general liability policy only provides \$1 million in liability coverage. An umbrella policy could have provided additional liability limits to close the gap.



MESSY MAKEOVER

The owner of a clothing boutique decides to give her small dressing-room area a much-needed face-lift by repainting the walls and changing out some furniture. After picking up all her paint supplies from a local paint store, she enlists a couple of friends to help with the project. Toward the end of the evening, a large amount of paint is accidentally spilled. The trio uses some cloth rags from among the supplies to clean up the spill before calling it a night. Several hours later, the flammable fumes, concentrated in the rolled-up rags, generate enough heat to cause a spontaneous-combustion fire that burns down the boutique. The owner files suit against the paint store, claiming that the paint store did not disclose the dangers of materials it had provided. The paint store owner never imagined a lawsuit of this nature and is crushed by the realization that his general liability coverage might not be sufficient to cover a claim of this size.



FAULTY WIRING

A small manufacturer is selected to produce a specific type of battery for a large, well-known smart-device company. Due to faulty production by the battery manufacturer, the battery causes many of the devices into which it had been incorporated to explode. The smart-device company claims replacement costs for the damaged devices against the battery manufacturer due to the faulty battery. Unfortunately, a small part of the smart device results in a large, multimillion-dollar claim against the battery manufacturer. When the manufacturer's \$2 million general liability policy is exhausted, its commercial umbrella insurance helps cover the additional amount still owed on the claim.



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