SHOPIRO AGENCY INC

We UNDERSTAND Insurance

Would a Multi-Million Dollar Lawsuit overwhelm you?

It shouldn't if you have Multi-Million Dollar Coverage!

Every individual, family and business is vulnerable to a large lawsuit because **accidents do happen**.

Hoping nothing happens **is not** a reliable protection strategy. An Umbrella Liability policy **is.**

Liability Limits may appear to be adequate, but most of them can leave you facing **financial peril**.

PERSONAL Lawsuits

Settlement		Incident
$49,000,000	Auto	Two drivers in a **multi-vehicle crash** were sued. One was sleep-deprived, one was on a cell phone. The Plaintiff needs lifetime 24-hour care.
$20,000,000	ATV	A teenager was **killed riding an ATV** on a neighbor's property. The neighbor didn't provide proper safety equipment or supervision.
$10,200,000	Snowmobile	A snowmobile operator struck and **seriously injured** another snowmobiler.
$5,900,000	Dog Bite	A child was attacked and **killed by a dog** while at the home of a family friend.
$5,000,000	Bicyclist	A cyclist was **killed** by a car that drove through a stop sign.
$2,500,000	Liquor	After their daughters' party, two guests were in an **auto accident**. One was **paralyzed** from the chest down.
$1,500,000	Auto	Two teenage boys driving **at high speed** when they simultaneously struck a third vehicle **killing** both of its passengers.

BUSINESS Lawsuits

Settlement	Incident
$12,200,000	Slip & fall (loss of consciousness, seizures, and post-concussion syndrome)
$8,700,000	Vehicle accident (truck ran a red light striking a motorcyclist)
$3,223,580	Slip & fall (plaintiff was not able to return to work and earn a meaningful income)
$3,000,000	Product liability (defective product caused a fire that killed 3 people)
$1,500,000	Slip & fall (spinal cord injury & near-total paralysis)