

# Warning: You could lose everything!!

## ***Horrible accidents do happen, and they can happen to you.***

Suddenly everything gets dark, the sky opens up, it starts raining cats and dogs, you can barely see, and the next thing you know, you're staring at the fast approaching brake lights of the car in front of you that just stopped abruptly. You slam on the brakes, but it's too late. Not only was there insufficient time to react, but you lost control when your car hydroplaned on the puddled road. Your car plows into the other car, and sandwiches his car into the back of a semi-truck.

The driver of the truck was fine. In fact, he wasn't even injured. But, the driver of the car you hit wasn't so lucky. **He died on the way to the hospital.** Fortunately, there were no other people in his car or yours.

About two weeks later, you receive the papers from the widow's attorney. You're not surprised. You knew it was coming. *You also aren't worried, because you think you have plenty of insurance. That thinking is a big mistake.*

It turns out the deceased was 40 years old, had a wife, and four kids. **How high could the award be?**

- He cleared about \$75,000 after taxes. If he never got a better job, stayed with the same company 27 more years until retirement, and just had his income increased annually by a 4% cost of living adjustment, you're looking at **\$3,606,316 in lost wages to his family.**
- What price will be put on the family's intense pain and suffering?
- What price will be put on the family's "loss of companionship?"

### **What if:**

- What if he made more money? \$100,000 over 27 years with 4% annual cost of living increases would be \$4,808,421 in lost wages to the family; \$150,000 would be \$7,212,632; \$250,000 would be . . . you don't want to know.
- What if he was younger, let's say 30, and had 37 more years to work. \$75,000 over 37 years with 4% cost of living would be \$6,202,668 in lost wages to the family; \$100,000 would be \$8,270,225; \$150,000 would be . . . you don't want to know.
- What if there were other people hurt or killed in his car, your car, another car?

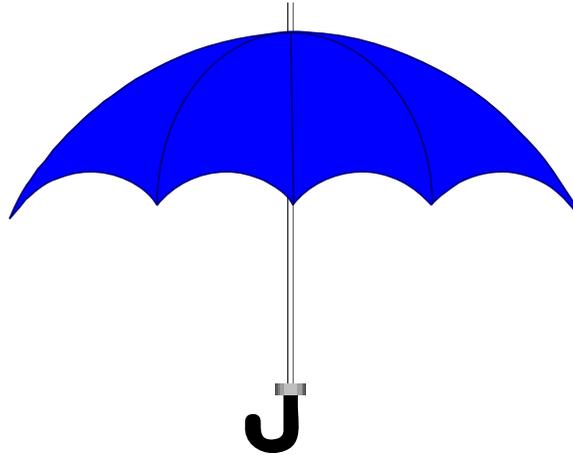
I don't care how good a driver you are. You can't control the elements ... rain, snow, ice, wind. You never know when a person, animal, or car is going to walk, run, jump, stop, or veer into your path causing you to hit it or something else. Things happen. Nobody ever plans on having an accident. Ask anyone that just had an accident if they expected it, and the answer will always be no (except somebody that was drinking or doing drugs).

## **“Think You Don't Need More Liability Protection?”**

Everybody Should Have A Liability Umbrella . . . And A Big One At That.

How Big?

***\$5 Million Or More Is Not Out Of The Question.***



### Here Are Some Scary Statistics

- ▶ According to Jury Verdict Research, the average award of **\$1,004,308** in 1999 was 240% higher than in 1994, when it was \$418,478!
- ▶ A growing number of awards (**14%**) were in excess of \$1 million!
- ▶ In vehicular accident cases, the average award during that five year period climbed from \$75,127 to **\$315, 653!**
- ▶ While in personal negligence cases (types that homeowners policies cover), the average award skyrocketed from \$264,765 to **\$2,959,047!**
- ▶ And these figures don't even include defense costs, which can well run into **hundreds of thousand of dollars** even when the defendant wins in court!
- ▶ Home related injuries cost \$126 billion in 1999, according to the National Safety Council. Nearly one-third, or 30,800 of 95,500 unintentional injuries that cost people their lives occurred at home.
- ▶ Traffic accidents caused the deaths of 40,500 people.

Yes, these statistics are from 1999, but you know it hasn't gotten better.

*What's really disturbing is that it's no longer  
the catastrophe you have to worry about...  
it's the absurdly high average awards.*

- Your auto policy probably has a per person liability limit of either \$100,000 or \$250,000. That is now less than the average award of \$315,653!
- Your homeowners policy probably has a liability limit of \$300,000 or \$500,000. That's **not even close** to the average award of \$2,959,047!

*You've worked so hard for what you have, and then...*

### **\$3,300,000 Plus**

When a motorist accidentally lost control of his vehicle on Lake Shore Drive, the car jumped the curb and went down a bike path killing two people and injuring five others.

### **\$500,000 Plus**

The parents of a teenager went out for the evening, and the teen invited some friends over. One of the friends was already intoxicated when he arrived, and decided he was going for a swim in the family pool. Unfortunately, he dove headfirst into the shallow end, and broke his neck.

### **\$4,000,000 Plus**

A few years ago a car was driven onto the sidewalk at O'Hare airport hitting 12 kids, and killing 9.

### **\$800,000**

The neighbors of a little girl owned a German Shepherd that was normally docile. Over a period of time, the neighbor's girl teased the animal every time she walked by. One day, the dog jumped the four foot fence, and attacked the child severely injuring her, and causing permanent disfigurement.

*Not one of these people planned on having an accident that day.*

### **\$1,350,000**

In Louisiana, an insured's teenage son was driving his younger sister and her friend to the movies. He lost control of his vehicle, left the road, and hit a telephone pole. The friend permanently lost the use of her right arm, and suffered severe head injuries resulting in permanent brain damage.

### **\$1,000,000 Plus**

It was a huge turnout at the neighborhood barbecue. After three hours, the host needed fresh charcoal. So, he dumped the old coals in a far corner of his yard. One of the neighbor's three-year-old daughter accidentally fell into the pile of smoldering coals, sustaining second and third degree burns.

**\$576,000**

A 41-year-old periodontist suffered injuries to his face and fingers following a head-on automobile accident.

***If Scary Statistics And Claims Examples Aren't Enough,***

***Please Ponder The Following***

- ◆ Many people feel that filing a liability suit is like going for the lottery. In fact, their chances of winning a big liability suit are far greater than winning the lottery.
- ◆ In today's litigious society, the chances of being sued over both major and minor incidents is greater than ever before.
- ◆ Regardless of fault, anyone can sue you.
- ◆ Do you own a very dangerous piece of machinery, like a car or a small truck?
  - ? Do you have a boat, or have you ever rented one?
  - ? How about a recreational vehicle?
  - ? Snowmobile?
  - ? Are you a carpool driver with several passengers?
  - ? Do you work with any youth organizations such as Little League, Girl Scouts, etc.?
  - ? Do you own a dog?
  - ? How about a swimming pool?
  - ? Swingset for the kids?
  - ? Have you ever come close to hitting somebody on a golf course?
  - ? How about the ice on the front steps after a winter storm?
- ◆ Chances are you won't be responsible for a terrible accident.
  - Even then, chances are that your primary policy (auto, home, boat, snowmobile, etc.) will have sufficient limits to protect you.
  - ? But what if...? **Do you want to leave the protection of your hard earned assets to chance?**

## *There Are Only 3 Ways to Avoid This Kind of Financial Ruin*

1. **EXTREME** - Seclude yourself from everybody on a remote island.

2. **GAMBLE** - Hope for good luck.

3. **EASY** - Obtain a liability umbrella.

- The only solution that makes sense is a liability umbrella, which provides an extra layer (\$1 million to \$5 million limits available – some companies offer even higher limits) of coverage over and above your auto, home, boat, and recreational vehicle policies.
- The cost varies due to the number of vehicles, homes, boats, and RVs you own, but the average cost for a \$1 million umbrella is \$200. You'd have to agree that **your hard work and future is better protected by a \$200 investment than relying on Lady Luck.**

*Don't Risk Everything You Have*

*Your choice --- 200 bucks or chance*

**Make the right choice and call us today to either get an umbrella or  
increase the limit on the one you already have**



*You don't have to be a millionaire to be sued like one*

We don't think a liability umbrella is just a prudent option anymore.  
An umbrella, and a big one at that, should be "standard coverage"  
right along with your auto and homeowners insurance.