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A MEMBER OF *focus* HOLDINGS

MacNeill has multiple AM Best Rated "A" companies to assist you with the placement of this valuable protection. We're experts at finding the best coverage at the most competitive rates.

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As many Americans are finding out, you don't have to be a millionaire to be sued like one. Today, lawsuits are everywhere. Judges are awarding larger amounts of money than ever. Jury verdicts have increased 240% in the past 10 years. Homeowners, auto, and watercraft policies have a limit on the liability coverage they provide.

If an unfortunate accident should happen that is your insured's fault, did you sell them enough liability insurance to cover their costs for negligence? No one can predict how much a judge may award the injured person.

Umbrella insurance is not just for the wealthy anymore, but a needed protection for your policyholder.

Picture this:

- Your insured's neighbor slips in his yard and successfully sues your insured for \$4 million. But the homeowners policy has a limit of \$300,000. At this time your client is left without additional protection.
- Your insured's teenage son is at fault in a major car accident, harming several people in multiple cars and causing damage well in excess of the \$300,000 car limit you sold him.
- Your insured has a candle burning in their bathroom. Their six year old niece goes to wash her hands; her sleeve passes over the candle and is ignited. She suffers third degree burns and your insured is held liable to the tune of \$925,000.

Did you offer your client an umbrella policy? How upset will they be when he finds out that for less than \$1 a day you could have protected them and their family through one of our umbrella markets. Are your insured's lifestyle and your E & O not worth a dollar a day?

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#### Contact Us

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