



**THUM
INSURANCE™**

Personal Umbrella Coverage

Individuals and families often assume that auto and homeowners insurance coverages provide all the liability protection that they need. Unfortunately, just about anyone can be targeted by a lawsuit these days.

Personal umbrella liability insurance is designed to protect you and your family against a catastrophic lawsuit or judgment. It provides expanded coverage that increases the amount of your primary liability protection beyond the basic coverage provided under your homeowners, auto, RV and other insurance policies.

Jury awards and out-of-court settlements can run into millions of dollars these days. Add to that the cost of legal fees, and the cost can become overwhelming.

Liability coverage under a personal umbrella policy includes bodily injury and property damage.

Here are some examples where a personal umbrella policy would be essential. *

- In Louisiana, an insured's teenage son was driving his younger sister and her friend to the movies. He lost control of the vehicle, left the road and hit a telephone pole. The friend permanently lost the use of her right arm and suffered severe brain injuries resulting in permanent brain damage. The claim was settled for \$1,350,000.

- A 41-year-old periodontist suffered injuries to his face and

fingers following a head-on automobile accident. A California jury assessed the defendant damages of \$576,000.

- Two friends were on a hunting trip in the Connecticut woods when the defendant's gun accidentally discharged. The victim was struck in the eye by a pellet. In an out-of-court settlement, the defendant agreed to pay damages of \$192,000.

- It was a great day for golf. Not a cloud in the sky. The tee shot from the second hole hooked its way into the grassy field and it took a while to find the ball. The driver of the golf cart was going full speed to catch up with the rest of his foursome. His thoughts were on his next shot and he never saw the other guy emerging from the rough on the adjacent hole. The collision left the pedestrian paralyzed with a broken back. The jury awarded \$3.2 million to the injured pedestrian.

- You hit a water skier who is down in the water.

- A salesperson trips on a crack in your sidewalk.

- A neighbor's child drowns in your swimming pool while you're on vacation.

- A babysitter is injured by your otherwise friendly dog.

- Your son at college accidentally injures someone in an innocent fraternity prank.

The list can go on and on...

A personal umbrella policy is a low-cost policy that substantially increases overall liability coverage beyond the basic protection provided under homeowners, auto RV and watercraft insurance policies.

In addition, a personal umbrella policy will cover you for liability exposures that are not covered in homeowners, auto or RV insurance, such as libel or slander. The personal umbrella policy coverage "kicks in" where existing coverage ends, up to the limit of the umbrella policy purchased.

The cost per million of umbrella insurance is minimal compared with the cost of auto, homeowners or RV insurance.

With insurance so affordable, it just makes sense to be safe rather than sorry.

If you have any questions or need assistance with obtaining your Personal Umbrella Insurance Policy, please contact Thum Insurance Agency. Office hours are 8:00 am to 6:00 pm Eastern Time, Monday through Friday.

Thum Insurance Agency, L.L.C. has provided personalized RV insurance packages for RVers since 1990.

* Examples from RLI marketing material PUP-MK507 (03/08).

Coverages may vary by state and company. Coverages are controlled by the policies issued and are not modified, extended or revised by the descriptions contained herein.