



COMPREHENSIVE PERSONAL LIABILITY/EXCESS COMPREHENSIVE PERSONAL LIABILITY INSURANCE

Unfortunate and Unforeseeable Accidents Can Affect Your Finances

A liability policy that can offer you peace of mind amidst the uncertainty of life

Why Coverage is Important:

- ▶ You cannot package both property and liability on the same policy
- ▶ You would like protection for your personal assets
- ▶ You own rental or vacation properties
- ▶ You need personal injury coverage, such as wrongful eviction
- ▶ Your residence includes a swimming pool
- ▶ You own a household pet

The number of lawsuits has significantly increased in the past decade; therefore, it is essential to protect your personal assets in the event an accident causes you to suffer substantial financial damages. It only takes one of these mistakes to potentially lose your savings, your home and maybe even your career! Our Comprehensive Personal Liability/Excess Comprehensive Personal Liability policies will help to provide you with the peace of mind that you need.

Additional Advantages:

- ▶ A Berkshire Hathaway Co.
- ▶ Fast service
- ▶ A++ rating by A.M. Best
- ▶ Access to free and discounted solutions to help you run your business

Coverage for Your Assets

Why Coverage is Necessary:

- ▶ **Slip and Fall:** An insured owned a rental location that was put in the name of a LLC to protect her assets. Her friend slipped and fell in the driveway and injured his shoulder. The insured's policy wound up paying \$150,000 for the injury.
- ▶ **Leaky Appliance:** An insured's dishwasher leaked in her third floor condo unit. The water overflowed causing damage to the unit below. The policy paid \$12,000 in damages to the condo unit that was below the insured's unit.
- ▶ **Wrongful Eviction:** An insured had a rental property and gave his tenants a 60-day notice to move out because the insured intended to occupy the property himself. The insured did not occupy the property within 90 days, as required by law, and was sued for \$20,000 for wrongful eviction.
- ▶ **Dog Bite:** An insured was walking his dog on a leash. A child ran out of his house and toward the dog. The dog lunged at the child and bit him on the leg. The claimant received \$60,000 for medical bills.*
*Some dog breeds are excluded from coverage

Eligible Risks:

- ▶ Owners or tenants of 1-4 family dwellings, condo units and mobile homes
- ▶ Applicants in the name of individuals, trusts, limited partnerships, family partnerships, limited liability corporations, estates or corporations established for personal investment purposes
- ▶ Secondary/Seasonal dwellings and short-term rentals
- ▶ Dwellings under construction or renovations where the applicant is not the general contractor
- ▶ Vacant dwellings currently for sale or will be occupied within 60 days
- ▶ Vacant land up to 250 acres

Most Common Ineligible Risk Characteristics:

- ▶ Locations that are used for farming or hunting
- ▶ Student housing
- ▶ Vacant land with a boat slip, boat dock or personal storage shed larger than 500 square feet
- ▶ Locations in AK, LA or WV
- ▶ Risks with underlying insurance on a commercial form (applicable to excess only)