



ALEXANDER MORFORD & WOO

I N C O R P O R A T E D

EXCESS PERSONAL UMBRELLA COVERAGE

You have worked hard to create your wealth, but are your umbrella limits high enough to protect it when someone wants to take you to court? You may be targeted for a lawsuit based on your perceived net worth.

- ◆ How much is enough liability insurance? If your liability coverage doesn't equal at least your net worth - the value of your home, cars, retirement accounts and other possessions- you could lose it all!
- ◆ You can be held liable for what you say, write, or do to another person.
- ◆ What if you hosted a party where alcohol is served? One of your guests leaves your party after having a few drinks and gets into an automobile accident where they damage property and injure another driver on the road. You can be held liable.
- ◆ What if you are involved in an accident, but you're out of the country? Accidents happen everywhere, not just at home. Your exposures are the same while at home or away.

Are you prepared?

- ◆ Jury Verdicts continue to increase; they are up 240% since 1994 and this is **in addition to defense costs**.

Not all Excess Personal Umbrella Policies are created equal.

Check to make sure you have the following:

Excess Personal Umbrella Includes	Our Policy	Competitor's Policy
Personal Injury Coverage provided if it is on underlying Umbrella	✓	?
Coverage provided on a Following Form Basis	✓	?
Worldwide Coverage. No limitation on where the suit is brought against you.	✓	?
Limits of Liability up to \$10,000,000	✓	?

Why choose AMW for your insurance needs?

- ◆ We use an A++ rated insurance group (rated by A.M. Best) who was recently voted the #1 most admired Property & Casualty company in the world (Fortune Magazine 2004).

Contact us today!

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