

# B4 U TXT:

Drivers who are texting are **23% more likely to be involved in a car crash**



Protect yourself with this essential layer of coverage.

## Real-World Case Study: Just a quick text

Ashley and her BFF, Andrea, felt lucky to work together and would often carpool, like they did the evening of their weekly dinner with friends from college. Ashley couldn't remember what time they were supposed to meet, so she sent a quick text to check.

With her eyes on her phone, Ashley didn't see the bicyclists in the crosswalk until it was too late.

Both cyclists sustained serious injuries, including head trauma, lung collapse, broken ribs and multiple major fractures. Andrea was not wearing her seat belt and suffered a severe head injury, requiring hospitalization and rehabilitation.

After Ashley's auto liability limits were exhausted, she was held personally responsible for all outstanding medical bills. Since she did not have significant assets, this meant her future earnings would be garnished until the bills were settled.

If she had a standalone personal umbrella policy, it would have responded for the full amount.

**Claim: \$625,000**

### 3 Reasons Why You Need a Personal Umbrella Policy

1. A standalone personal umbrella policy adds a **critical layer of protection** for your assets.
2. You could be liable for any damage resulting from an at-fault claim.
3. Most home and auto policies are capped at \$500K, which sure sounds like enough. But what if the injured party needs medical assistance for the rest of their life? Your property and future wages could be at risk.

**CONTACT ME FOR A QUOTE**

*Policies start at about \$25 a month.*



Sources: Centers for Disease Control and Prevention, Virginia Tech Transportation Institute, [distraction.gov](http://distraction.gov). Figure based on nationwide average premium of a \$1MM personal umbrella policy for 2 homes, 1 car, 1 driver. Premium billed annually. Names and identifying details in claims examples have been changed to protect the privacy of individuals. This information is for educational purposes only and does not constitute legal advice or guarantee or imply a similar outcome. Underwriting criteria varies by state. Visit us online for guidelines. A.M. Best rating effective April 2016. For the latest rating, visit [ambest.com](http://ambest.com). California Insurance License 0D08438