



SPENCER'S TIPS: "What You Should Do Before You Get Sued." By Charles J. Spencer, CLU

What you will learn in this report:

- Why you need extra liability coverage – we will give you examples.
- How an umbrella policy works.
- How you can get this valuable coverage for pennies a day.

Here are some examples of why you need extra Liability Protection. . .



Would you have enough liability coverage if it was your car that crashed into this house causing it to explode? This house was recently destroyed when a driver fell asleep at the wheel and crashed into this family's minivan and house. Both the minivan and house were completely destroyed. The driver of the vehicle that caused the house to explode would be responsible to replace the minivan, house, and contents of the house,

loss of use of the house and possible pain and suffering experienced by the family living in the house. How much property damage coverage do you carry: \$5000, \$50,000, \$300,000? Was it enough? Maybe you would be interested in an additional \$1,000,000 of liability coverage for pennies a day?

Multi-car pileup on Interstate 80 near Bloomsburg!

Parents were taking their son back to State College after the winter break. While traveling on Interstate 80 the car hit a patch of ice and did a 360 degree turn hitting 5 cars. Several cars were damaged and many drivers and passengers were injured. How much liability coverage do you carry: \$5000, \$50,000, \$300,000? Was it enough? Maybe you would be interested in an additional \$1,000,000 of liability coverage for pennies a day?

Dog bite disfigures child's face!

A family owned a loyal and loving dog for several years. As the dog aged it started to develop arthritis and was in a lot of pain. A young child went to pet the dog and petted a very sensitive spot startling the dog. The dog reacted by turning around and biting the child in the face. This loving dog had never bit anyone before and sadly had to be put down. How much liability coverage do you carry: \$5000, \$50,000, \$300,000? Was it enough? Maybe you would be interested in an additional \$1,000,000 of liability coverage for pennies a day?

How an Umbrella Insurance Policy works. . .

Umbrella Insurance is an additional layer of liability protection that provides additional coverage over and above your current Auto and Homeowner's liability Insurance policies. It may also provide additional coverage you currently do not have. You can purchase \$1,000,000 or more of additional liability coverage for pennies a day. Umbrella Policies do not cover everything but can provide you valuable protection.

In today's legal environment everyone seems "sue happy." You need to protect your assets and future earnings. Do not let an accident put you in a situation where you are sending 20% of your paycheck to someone you injured.

Call our office today at 215-885-2200 to find out more about adding this valuable protection to your insurance portfolio. Don't get caught short!

At Spencer Insurance Agency, "Your Protection and Peace of Mind is our only Business!"