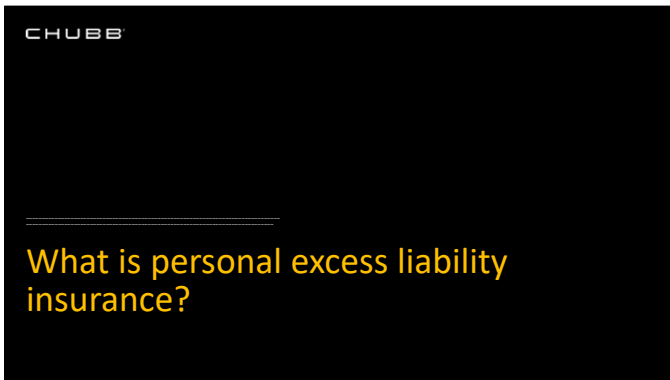
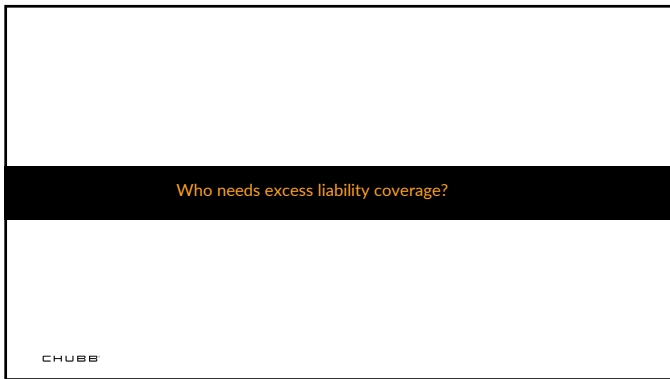


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Excess Liability Coverage

...**liability coverage** in excess of your underlying insurance anywhere in the world unless stated otherwise or an exclusion applies.

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Who is this coverage for?

- Accidents happen and lawsuits are becoming increasingly common in our society. If a covered loss occurs and your clients are sued for an amount greater than their existing coverage, their assets such as their home, belongings, investments and future earnings could be at risk.
- Your clients have worked for years to build financial security for their families. Yet most people don't realize how easily they can be brought into a lawsuit.
- You don't have to be a millionaire to be sued. Consider these possible examples:
 - You skid through an icy intersection and hit another car;
 - A guest at your cookout slips on your deck;
 - Your child's friend is hurt while playing in your yard;
 - Your dog bites your neighbor...again!


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Potential Liability Exposures and Large Loss Triggers

- Multiple claimants
- Injury to high income earners (includes UM)
- Long term injuries requiring expensive medical care or long-term care plans
- Jury awards in difficult plaintiff jurisdictions



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