



Comments about "PERSONAL LIABILITY"...

All members of society (anyone who occasionally leaves their home and mingles with the public) ought to carry Personal Liability insurance. Don't panic!!! You probably don't have to go out and buy any new insurance policies: Personal Liability is automatically included in standard Homeowners and Tenant/Renter/Apartment policies, covering you to the tune of at least \$100,000 for Bodily Injury or Property Damage that you and other members of your household might cause. It doesn't just cover you at home, but rather any where in the world! Here are a few examples of how and when this coverage would help you:

- *You are a Little League coach. One of the kids on the team gets hit by a stray bat. The parents of the kid sue the league, the other kid who flung the bat, the coach (you), and even the bat manufacturer. Even though you're sure that the prosecuting attorney can't prove that you were negligent, you still need to get a lawyer and pay for your defense...
- *You volunteer work at a Habitat for Humanity project on a Saturday. During the workday, the power saw you are using slips off the workbench and does a nasty job on a coworker's foot...
- *Your sweet, adorable perfect child throws a stone at a passing car...
- *You accidentally knock over a \$500 vase at an art show...
- *You offer to help out at your church, to catch up on some word-processing, but accidentally spill a cup of java on the equipment...

...but you don't sweat it, because you have Personal Liability coverage. Once again, if you have a Homeowners or Tenants Policy, your insurance carrier would handle the whole thing, from getting a lawyer for you, to paying for your defense, and paying any settlement that may be awarded, up to your policy limits. By the way, you can purchase more than the \$100,000 of automatic coverage under a standard Homeowners or Tenants Policy, at a rate of about \$5 per \$100,000, up to \$500,000. It's very inexpensive! If you want more than that, you'd most likely need an Umbrella Liability policy. You ought to consider your net worth and your future earning potential, when deciding on the amount you should carry.

So, enjoy shopping, volunteering, playing, and venturing out into society! Don't hesitate to get out and do these activities; allow yourself the peace-of-mind in knowing that you'll be covered, if you are slapped with a Bodily Injury or Property Damage lawsuit.

PS...For those of you who are extra-conscientious citizens, you may also want to add "Personal Injury" coverage to your Homeowners Policy. This covers any liability for "Libel and Slander." Although it is automatically included in Umbrella Policies, it only costs about \$6 to add to your Homeowners Policy. I suggest it, if you occasionally like to gossip about your fellow members of society!!!

These are just the basics, so call Rebecca Polachek Wanovich, CLU, ChFC if you have more-indepth questions: 412-835-5660.