

# Umbrella Liability



Without adequate insurance, one accident might bring down your business.

The fact is, many business owners aren't adequately protected against a catastrophic claim. One accident with a business vehicle or a slip on company property can result in expensive litigation.

In many cases, your liability policy may not cover the entire loss. If this happens, your business could face a multi-million dollar expense. Can your business afford to make up the difference?

With an Umbrella Liability Policy from Travelers, you can protect your business in the event of a catastrophic claim.

## Coverages

### Protect your assets and earnings

You don't have to own a big business to be at risk – companies of any size are vulnerable to lawsuits. And company size has no bearing on the amount of the judgment, either. It's entered without concern for your business' ability to pay.

In the event of a catastrophic claim, your general liability, auto liability or employers liability insurance may be insufficient, placing the future of your business in jeopardy:

- A lien could be placed on your property.
- You could be forced to liquidate assets.
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If your business is set up as a sole proprietorship or partnership, your personal assets could be seized as well.

### Multi-million dollar claims are not as scarce as you think.

Travelers' own claim files bear the evidence that big liability claims are on the upswing:

Accident	Loss
An insured's lawn mower blade broke off and struck visitor.	\$10,060,000.00
A chain link fence from the insured's premises blew off roof and struck two pedestrians on sidewalk.	\$2,025,000.00
A police officer chasing a suspect ran into an unmarked chain strung across insured's property.	\$1,477,540.00
A sub-contractor was inflating a tire when the tire and rim exploded, striking the claimant in the head.	\$1,796,178.00
An elevator in the insured's building fell four floors, injuring passengers.	\$2,525,000.00
A patron at an oil and lube facility was asked to pull car up to service bay when the patron lost control and struck minor child.	\$3,200,000.00

## Expand Your Protection

Umbrella policies can expand your liability coverage for ordinary business mishaps:

- Business automobile accidents
- Customer slips and falls

With an Umbrella Liability Policy in place, there are fewer worries about depleting valuable business assets or future income to cover catastrophic liability claims. An Umbrella Liability Policy supplements your existing policy's general liability, auto liability and employers liability limits.

## Coverages

Umbrella liability coverage is a potentially inexpensive way to significantly supplement the limits of your existing liability policy. In fact, you can add \$1 million of extra protection for just a few dollars a week – amounts of \$2 million or more are even better values.

## The Right Choice

Million-dollar liability claims are very real possibilities. Why leave your business vulnerable when protecting your business is so inexpensive and easy to do? Make the right choice and add a Travelers Umbrella Liability Policy to your account. Contact your local independent agent today.

## Why Choose Travelers

**Travelers offers top-of-the-line service for:**

### Risk Control

- Access to products and resources, training and education.
- Technical Bulletins.

### Claim Services

- 24-hour claim reporting via the Internet, phone or fax.
- Toll-free phone: 800.238.6225.
- Claims handled promptly and professionally.

### Billing Plans

- One simple bill for all coverage we write.
- Convenient installment payment plans.
- Toll-free customer service: 800.252.2268.



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