



Umbrella Liability

Unfortunate accidents and liability claims happen. Many people don't recognize their loss exposures which can result in catastrophic loss and significant financial burden. Examples of actual claims filed:

- **Internet Blogger**
The insured's daughter hated math class as well as the teacher. The daughter made several "disparaging" and false remarks about her teacher online. The teacher sued the parents for personal injury and \$750,000 was paid.
- **Faulty Furnace**
The insured's tenant claims she became ill from carbon monoxide poisoning resulting from a faulty furnace. The tenant claimed permanent brain damage and demanded \$750,000.
- **Coaching Circumstances**
A teenager, who was destined for greatness as a softball player, filed a \$700,000 lawsuit against her former coach, alleging his "incorrect" teaching style ruined her chances for an athletic scholarship.
- **Falling Concrete**
A hillside on the insured's property was covered with concrete to prevent erosion. The concrete had been installed before the insured purchased the property. Approximately 5 feet of the concrete fell to the neighboring property knocking the claimant's home from its foundation. The resulting claim was settled for \$970,000.
- **Paintball Misfortune**
The insured permitted several her children and their friends to play paintball in her large backyard. The children were experienced and advised of all the safety rules including the use of headgear at all times. A participant removed her headgear as she was leaving the field in order to better hear someone calling her name. The minor claimant was hit in the eye resulting in a \$475,000 settlement.
- **Beach Explosion**
The insured's hosted a beach party for their daughter. One of the attendees found what was believed to be an empty and discarded propane tank. The tank was thrown into a beach bonfire and subsequently exploded resulting in severe injuries to several guests. A \$20,000,000 claim was filed alleging the insured failed to properly supervise the party.