

IS YOUR LIABILITY PROTECTION TOO SHALLOW?



TRUE STORY:

At the end of a swim party, a 16-year old dove and hit his head on the bottom of the pool. He became a quadriplegic, and the case resulted in a \$1.5 million settlement against the homeowner.

The logo for Murray Risk Management and Insurance features the word "MURRAY" in a large, white, serif font. Above the letters "U" and "R" are three curved red lines of varying lengths, resembling a stylized umbrella or a protective shield. Below the word "MURRAY" is a thin white horizontal line with a small red diamond in the center.

RISK MANAGEMENT AND INSURANCE

THOUGHTFUL SOLUTIONS.
THE RIGHT CHOICE.

DO YOU NEED AN UMBRELLA LIABILITY POLICY?

For as little as \$175 per year for \$1,000,000 of added protection, wouldn't you want this "peace of mind" coverage? Take time to consider your personal risks and liabilities by answering the following questions. In most cases, the more often you answer "yes," the more likely you need an umbrella liability policy.

CONTACT US:

protectmyfamily@murrayins.com

717.397.5271 or 1.800.533.5271

www.murrayins.com

- ◆ Do you own or operate a motor vehicle?
- ◆ Do you own your home or condo?
- ◆ Do you have a swimming pool?
- ◆ Is there a teenage driver in the family?
- ◆ Do babysitters or cleaning people work in your home?
- ◆ Do you ever leave your home in the care of a house or dog sitter?
- ◆ Do you regularly transport other people's children in your car?
- ◆ Do you have a big or overly friendly dog?
- ◆ Are you active in team sports, golf, biking, skiing, etc.?
- ◆ Do you own a boat?