

### #3: A true value

*Of course, every business is different, and so is every liability case.*

Because a Commercial Umbrella is meant to apply to large, catastrophic losses, its cost will be determined primarily by your business' specific operation.

But in comparison to the coverage you now buy, the cost is relatively low.

As a result, the limits can be many times those provided by your current policies, at a fraction of the cost.

With lawsuits occurring more and more frequently and monetary awards climbing skyward, you need to insure both the assets and future earnings of your business.

***Contact a Farmers Agent today for more information about Farmers Commercial Umbrella policy.***

### Other available products and services

- Surety Bonds
- Employment Practices Liability Insurance
- Pollution Liability Insurance\*
- Workers' Compensation Insurance\*
- Business Life Insurance
- Personal Insurance
- Value Added Products and Services\*

\*Not available in all states

*This brochure contains a general description of coverage and is not a policy contract. The policy itself should be read for actual coverage and exclusions.*



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# Why you should consider purchasing a Commercial Umbrella

Comprehensive coverage at a sensible price



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# Three reasons to buy a Commercial Umbrella policy: asset protection, large losses, true value

## #1: Asset protection

*You work hard to earn every dollar.  
And it's your decision how best to  
spend it.*

*However, if an unexpected loss does  
occur, that decision may no longer be  
yours to make.*

You need to assess carefully, with all the facts at your fingertips, whether you can afford not to make an umbrella part of your insurance plan.

When most businesses examine the facts, they find that a Commercial Umbrella offers them a low-cost way to assure their assets remain theirs – even in the face of a multi-million-dollar lawsuit.

The truth is that it's not just your current assets at risk, but your potential future earnings as well. Look down the road and picture where your business will be five or ten years from now. A large loss could easily destroy any hopes of a bright future.

## #2: Large losses do occur

*They can't take what you don't have...*

*They sure can. A court can seize your current assets, or attach your company's future earnings to satisfy a judgment against you.*

Bankruptcy courts' records are filled with examples of companies that thought they weren't at risk. They believed they didn't have enough assets to worry about the threat of an uninsured or underinsured loss.

But accidents don't just happen to the other person. They could happen to you.

### Here are some examples:

*Homeowner's association: \$6,194,000*

A guest at a condominium complex fell from a pier, rendering her a paraplegic. Due to a recent drought, water had receded beyond the pier exposing the shoreline. The claimant alleges that there should have been a railing to prevent falling.

*Apartment building: \$1,900,000*

A fire occurred in the insured's apartment building. Eight days before the fire, a property management code was approved requiring smoke detectors regardless of building size. The tenant was seriously burned and the fire department concluded the fire was the result of the plaintiff smoking in bed.

*Retail: \$11,010,000*

A contractor working on the roof of the insured's retail operation fell through a skylight causing traumatic brain injury resulting in severely diminished mental capacity.

*Apartment building: \$3,350,000*

A child was killed when an electric gate in the apartment building crushed him.

*Garage: \$2,510,000*

The insured's garage operation repaired a tire on the plaintiff's vehicle. Approximately two hours later, the tire blew out causing the driver to lose control of the vehicle. The accident injured 10 passengers.

*Retail: \$6,3578,00*

A 7-year-old claimant became entangled in a hammock sold by the insured's retail operation causing brain damage due to hypoxia.

The hammock's manufacturer is located in another country and not subject to lawful service.

*Wholesaler: \$5,285,000*

The insured's vehicle was involved in an intersection accident. The driver pulled from a stop sign into the path of the claimant's vehicle.