

## 3 Things to Know About Protecting Yourself From a Lawsuit

What would you do if you found yourself suddenly sued for negligence? Would your home, retirement savings, or wages be at risk? Losing important assets is a reality faced by thousands of Americans caught up in legal battles each year. In many cases, the incident that initiated the situation began with a completely unavoidable incident.

A generally cautious driver could make a mistake on the road and suddenly find themselves liable for another person's death. The owner of a friendly dog could have a guest attacked and seriously injured by their pet. There are many other different scenarios where an accident can happen. However, there are a few things you can do in advance to help protect your financial future. Here are three tips to consider:

### #1: Clearly Understand Your Risk

The first step is clearly understanding your risk. If you regularly have guests to your home, own a pool, or entertain often, there is a greater chance that a guest could be seriously injured while on your property. Parents of teen drivers and those who commute a great distance for work have a much larger probability of filing a serious auto insurance claim. By taking a look at your lifestyle, you can easily determine how much protection you need against an incident.

### #2: Make Sure You Have Proper Liability Insurance Coverage

Another step to protect yourself against a lawsuit is by making sure you have proper liability insurance coverage on your auto policies. In Pennsylvania, the minimum liability limit for vehicle coverage is just \$15,000 per person and \$30,000 per accident (for

multiple people involved in an accident). With the skyrocketing cost of medical treatment, these funds can be completely used up even in even a relatively minor crash. The lesson? Always purchase a higher amount than the state requires.

### #3: Consider Purchasing an Umbrella Policy

Another way to protect yourself from a lawsuit is by purchasing an umbrella policy. This type of policy acts as an extension of the liability coverage on your home and auto policies. In many cases, your insurance carrier requires that you have a certain level of liability coverage on your home and auto policies before they will allow you to purchase an umbrella policy. For most providers, this figure hovers somewhere around the \$250,000 to \$300,000 mark. However, it is important to speak with your agent directly to determine what changes you need to make to those policies.

Don't put your family's financial well-being at risk! Contact our knowledgeable team today. You may be surprised to know an Umbrella policy is very affordable—often around \$200 to \$300 a year. Additionally, you may be eligible for multi-policy discounts too. Call us at 610-413-9880 for more information on how insurance can protect you from a serious lawsuit.



**Cheryl Whitcombe: Insurance Advisor**



**Nathaniel Eshleman: Insurance Producer**



**Tawnya Eldredge: Client Services Director**



**BERKSHIRE**  
INSURANCE SERVICES, L.L.C.

*"Protecting What Matters"*