

SIMPSON & MCCRADY LLC

Insurance Brokers

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Thank you for placing your personal insurance with Simpson & McCrady LLC. As always, we appreciate your business and remain committed to providing you with the best possible service. Please do not hesitate to contact us with any questions or concerns regarding your personal insurance.

Excess Liability Coverage:

An Invaluable Component of Your Insurance

It is no secret that in today's society more people file lawsuits for more money than ever before. As many individuals have discovered, you don't have to be a millionaire to be sued like one. With Chubb's Excess Liability Coverage, you can help protect against personal liabilities that could attack a significant portion of your assets. Listed below are a number of important coverages included in Chubb's excess liability policy.

Personal injury coverage. This coverage can apply if you are responsible for someone being injured on your property, and if you are sued for libel, slander or negligent infliction of emotional distress.

Uninsured/Underinsured motorist protection. This optional coverage could apply if you are injured by an uninsured or underinsured motorist in the U.S. or Canada, or if you suffer property damage from an uninsured driver.

Worldwide automobile rental. Rent a car on vacation or business, anywhere in the world, and you will be automatically covered for personal injury or property damage for up to 90 days.

Defense cost coverage. If the circumstances of a lawsuit are covered, your Chubb excess liability policy will cover you for legal defense costs and provide access to legal counsel.

How Much Liability is Enough?

The amount of liability coverage you choose depends on your individual requirements. The limit you select should adequately reflect your overall financial position. Review your assets: your home, personal belongings and investments.

Do You Have Adequate Coverage for your Jewelry?

It is a common misconception by many consumers to think that their homeowner policy adequately protects all of their jewelry for any type of claim. In reality, most homeowner policies provide limited coverage with an occurrence limit ranging from \$1,000 to \$5,000 subject to a deductible. To ensure adequate protection, consider scheduling or itemizing your pieces under a separate valuable articles policy. In addition to jewelry, consider scheduling the following items: Fine Arts, Silverware, Furs, China, Wine and other valuable collections.

If you would like to review your current coverage, please do not hesitate to contact our office 412-261-2222 or david@simpson-mccrady.com.

Financial Services

Our Financial Services Department is well equipped to advise you in the decision making process of buying life insurance. We are also available to review your existing policies and help you determine if the coverage you currently own is appropriate and competitive. Should you have any questions, please contact Ian George at 412-261-2222.

News You Can Use

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