



HomeServices
KENTUCKIANA Insurance

Could your fun put
your finances at risk?

Accidents don't discriminate.

Your auto and homeowners insurance may not be enough to cover a real-life jury verdict against you.

Accidents happen daily. When accidents or injuries occur on or with your personal property, devastating judgments for personal liability can result. A judgment rendered against you for an amount over and above your current liability coverage leaves you personally responsible to pay the excess.

Potential risk exposures:

- Dogs - and other pets
- Trampoline
- ATV
- Swimming pool
- Boat
- Waterfront Property

FACT:

From 2008 to 2009, insurance liability claims paid out \$412 million due to dog bites. That's an increase of 6.4% in one year and 30% in six years. Dog bites accounted for more than one-third of all homeowners insurance claims in 2009.*

FACT:

You can be sued for more than your net worth. About 20% of lawsuits against individuals are settled for more than \$30,000**.

You have options. HomeServices Kentuckiana Insurance can help.

For additional information, to evaluate your current coverage or to obtain a no-obligation quote, contact us today!

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*Lawsuits Can Take a Bite Out of Your Wallet; Be a Responsible Dog Owner." Insurance Information Institute. Web. August 18, 2010, www.iii.org.

** Walmac. A. (1996, Aug 1). The Best Way to Protect Yourself and Your Assets Against a Lawsuit. Retrieved from http://money.cnn.com/magazines/moneymag/moneymag_archive/1996/08/01/215476.index.htm