



October 2006

Bartz/Rumery Agency  
110 Locust Street  
Allegan, MI 49010

269.673.5478  
www.bartzrumery.com

### **Key reasons to increase auto or home liability insurance limits.**

- High liability insurance limits are part of smart financial planning. They preserve your assets for retirement – if you are ever held financially liable for a serious injury or property damage.
- Inflation impacts the cost of medical services and property repairs. For better protection in these inflationary times, increase your liability limits.

### **Auto liability limits.**

- Car accidents are stressful enough. To avoid additional post-accident stress, protect yourself now by increasing your auto liability limits.
- Higher limits cost far less than you might think. For instance, doubling or tripling your auto liability coverage doesn't cost anywhere near double or triple your policy premium. The cost is equal to only a few tankfuls of gas.
- If you carpool to save gas, you need higher liability limits. You may be held responsible for injuries to your passengers if you are determined to be at-fault in an accident.
- When you have young family members at home, driving cars that you own, it's a wise precaution to increase your auto liability limits.
- If you use your car in volunteer work and are involved in an accident, your insurance may need to cover you and the volunteer organization, so carry high enough liability limits for both.
- If you hit an expensive car, cause a chain reaction pile up, or damage other valuable property, your current property damage liability may not be enough to pay for it all.
- Trade in: Increase your physical damage deductibles. Invest the resulting savings (plus a bit more) in higher liability limits.

### **Homeowners liability limits.**

- If a guest or a delivery person is hurt on your property due to your negligence, you could be sued for any damages that result.
- Homeowners liability protection applies even when you travel. It isn't just limited to your premises. It follows you and your family around – almost anywhere.
- The cost of higher limits is shockingly low. For instance, increasing your personal liability coverage limit from \$300,000 to \$500,000 costs as little as \$13.00.
- If you own a swimming pool, trampoline, small boat, golf cart, or even a dog, higher limits or an umbrella policy are imperative.
- Trade in: Increase your HO deductible. Invest the savings in higher personal liability limits.

### **Umbrella policies.**

- A personal umbrella adds at least \$1,000,000 of protection over and above your current auto and HO liability. But to buy this low-cost policy, you must first carry a minimum amount of basic liability insurance. Increase your underlying auto limits and your HO liability to meet the policy's requirements. Contact Bartz/Rumery today to see what those policy requirements are.