

**READ THIS REPORT BEFORE YOU DECIDE ON YOUR  
COVERAGE LIMITS!**

# Critical Coverage EVERY Family Should Have for Teen Drivers and Why

Protect Your Family's Financial Future NOW!

Dear Concerned Parent,

There are probably all kinds of thoughts going through your mind during this period of parenthood. Your innocent young child has reached a milestone in life that brings a new freedom they have never experienced before.

Your child's dependence on you has just been reduced tremendously. You can only hope that all your guidance will be enough to help him or her go out into the world responsibly and remain safe.

There is one more responsibility you have that cannot be taken lightly. **Your Family's entire future depends on how you protect it.** More specifically, your family's "Financial Future" must be protected and you are about to learn how to do it- and do it right.

**Teen Drivers are 5 times more likely to get into a car accident than an experienced driver and an accident from a Teen Driver cost insurance companies 3 times more than an experienced driver.**

That means- now that you have a young, inexperienced driver in your household, the likelihood of you being involved in a lawsuit has just skyrocketed.

In my community, almost every Monday morning when I read the newspaper, there is a story about a teenager getting killed in an accident or killing someone else. At the time I am writing this report, there were 2 such stories of teen-related fatal accidents in my paper this morning.

The first accident involved an 18 year old that was beginning his senior year. He was a junior firefighter who was just promoted to the team at his 18<sup>th</sup> birthday just a month ago.

This is only a summary of some points that I find would benefit most people. You should read your actual policy to verify your specific coverage. For More Information, Call My Office

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He was speeding (65 in a 45), lost control of his car, went into a ditch, rolled his car and was killed instantly. (By the way, he wasn't wearing his seatbelt.)

As tragic as this story is, the only blessing was no one else was involved. No one else was killed or injured and there won't be a lawsuit.

The second story involved three teenagers out having a good time Saturday night. The 18 year driver had been drinking and using a prescription drug called "Xanax". He lost control of the car and ran off the road into an embankment. His 18 year old girlfriend was killed. Her younger sister and the driver survived the accident with minor injuries.

He was charged with DWI, reckless driving, and other charges are pending. Most likely, manslaughter will be added.

I am writing this report the 1<sup>st</sup> day of a new school year and these same stories happen all over our country, especially this time of year. I am sure you are hearing the same in your home town.

**Speeding and alcohol combined with an inexperienced driver is like throwing a can of gasoline on a fire.** Things get out of control and explode. Property gets damaged. People get hurt and some even killed.

<p>You may think your child is responsible and would never be involved with something this tragic. You may be right, but your child doesn't have to be irresponsible to cause a tragic accident</p>
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When you get down to the root of why so many teenagers cause accidents, the core reason is that they just don't have the experience yet.

I can tell you many other stories of *responsible* young drivers that cause accidents without even being negligent.

Stories where alcohol, speeding or careless behavior was never involved. They were caused because teen drivers simply don't have the experience to control their vehicles when they get into a sticky situation.

The reason why I am sharing these stories and examples of what can happen is because I have seen it happen and seen it happen too often during my years in this business. **And I don't want it to happen to you-** just because no other insurance agent shared this with you.

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## What happens when your teen driver causes a serious accident?

The number of million dollar plus lawsuits are on the rise. They are the result of serious injuries and wrongful death car accidents.

If someone is paralyzed in a car accident, how much will it cost to care for them for the rest of their life? What if someone (or more than one person) is killed? How do you put a price on someone's life?

You don't. The courts will.

**Are you prepared to handle a lawsuit for a million or more dollars right now?** Do you have enough assets to pay for it? Are you prepared to pay a portion out of every paycheck you make for years to come? Or... are your insurance limits high enough right now?

I want you to know that I truly believe in insurance and how it can save a family from a devastating lawsuit. Some years ago, when I was just a rookie in this business, I learned just how important quality protection is.

True Story- A client of mine picked up her 10 year old son and his friend from school. She was driving down the street when a dog shot out in front of the car. She swerved and hit a telephone pole. Her son's friend was permanently paralyzed from the waste down in the accident.

That poor 10 year old was forced to spend the rest of his life in a wheel chair. We knew a lawsuit was coming and fortunately, my client was well covered. These folks had a lot of assets that could be taken from them in a lawsuit. They also knew how important quality insurance protection was.

Their car insurance policy had high bodily injury limits and they were wise enough to take our advice and get a million dollar liability umbrella for the worst case. The claim totaled \$875,000- much less than expected and probably not enough to provide long term care for the little boy.

That was over 15 years ago and similar lawsuits today are much higher.

So, how can you protect yourself for the worst case? Here are some suggestions:

Have your insurance reviewed by an expert that understands family protection, especially one that knows how teen drivers

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should be protected. Here are some of the points a good family protection specialist will recommend:

- Make sure your car insurance limits for bodily injury are the highest your state allows. (Minimum \$250,000 per person, \$500,000 per accident)
- Make sure your Uninsured Motorists and Underinsured Motorists limits are high too. (Minimum \$250,000 per person, \$500,000 per accident)
- Get a Personal Liability Umbrella. A million dollar umbrella is probably enough for most families, but if you own an expensive home or have a high paying career, I'd recommend at least a 2 million dollar umbrella.

You will be surprised that the cost of making these changes won't make much difference in what you pay for your insurance. In fact, many of our new clients end up getting all of this coverage and still save money!

How?

We're **independent agents** that **specialize in family protection**. We've scoured the insurance marketplace for insurance companies that understand how to protect "*responsible*" families at the lowest cost. Their rates are lower for "*responsible*" families and they help their customers reduce the likelihood of an accident which leads to claims.

This allows the insurance company to keep *your* rates down but still offer high quality protection. So, **you buy your insurance at a reduced rate and increase your coverage!** Make sense? If you think so, click the link on my website that says, "Get an Instant Quote Now!" You can get an instant quote and discover how one of our companies compares.

Then contact our agency and we'll review your quote, shop other companies for you, and give you the best coverage for your family at the lowest cost.

For an instant on-line quote, click the link at the top left of my website that says "Get an Instant Quote Now!"

**Congratulations on taking the first critical step to protecting your family's future.** Don't delay on making the second step and getting a quote. Every day that goes by leaves a window of opportunity for a tragedy. **Get protected today!**

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Wishing you and your family great health, happiness and prosperity!

PS After you get your quote, call our office. Let's review your quote, talk about any other discounts you can take advantage of, and get you protected right. Do it now!

PPS The cost of an umbrella for most families is less than \$20 a month. You'll never find an insurance policy that gives more bang for the buck. Get one today!

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# What is a Liability Umbrella?

If you're a homeowner and you're obviously a car owner, you most likely have some liability coverage. Liability coverage protects you in case your responsible for damage to others.

**Let's use your home as an example first.** You and your household family members have personal liability protection for your negligent acts and the property your home sits on. Here are a few examples of how your homeowners personal liability protects you.

You're sued for:

- Someone trips on your broken step and gets hurt
- Your dog bites someone
- You strike someone accidentally with a golf ball while on the golf course
- You accidentally knock over someone with your shopping cart in a grocery store

Your homeowners insurance company will defend you and pay for the suit **up to the limits of your policy**. If the suit exceeds your limits, then you will be responsible for the rest.

**Now let's look at your car insurance.** You and anyone driving a covered auto have bodily injury and property damage protection as a result of a car accident. Here are a few examples of how your car insurance liability protects you.

You're found responsible for:

- You back into a car in the grocery store parking lot and damage the rear taillight.
- Your brother (not living with you) borrows your car, runs a stop sign and hits another vehicle causing serious damage
- Your son, while driving 3 other friends to a football game, runs into a brand new Mercedes with an orthopedic surgeon and his wife causing serious injuries to both including permanent nerve damage to the doctor's arms and hands. (true story)

Again, your car insurance company will defend you and pay for the suit **up to the limits of your policy**. If the suit exceeds your limits, then you will be responsible for the rest.

## **If insurance is for a rainy day, then umbrella insurance is for a hurricane!**

In most cases, our home and car liability limits are enough. And to be honest with, you may never need an umbrella. That's right- the chances of a lawsuit high enough to need one are relatively unlikely for most people. That's why the insurance companies can offer it so cheap.

**And that's why every family with a teen driver should have one.** You can buy a million dollar umbrella for less than \$20 a month (for most families). That means, on top of your current home and car liability limits, you get an additional million dollars of coverage!

Umbrellas are sold in increments of \$1 million to \$5 million. You can get higher limits, but a separate policy is sometimes required. There are some exclusions and coverage may vary from state to state. The biggest exclusion is that is it not for business purposes and intentional acts. So, don't intentionally beat up your business partner, it won't be covered.

After you get your instant on-line quote, give us a call or e-mail our agency. We'll review your car insurance quote and get a quote for an umbrella. If you're interested in taking advantage of all of the discounts available to you, let's talk about your homeowners insurance too! To contact us, [click here](#).

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