

You don't have to be a billionaire to be sued like one. Ensure that your family is protected from claims of personal injury or property damage with high limits of personal excess liability insurance.

## Get the Facts

The liability coverage within home, auto and watercraft policies is considered "primary" insurance; it responds first in the event of a claim. Excess liability insurance responds after primary limits are exceeded.

Typical insurance carriers only allow up to \$5 million in excess or "umbrella" coverage. If your family's net worth exceeds that limit, your personal assets may be exposed.

## First Foundation Advantages

Our carrier partners can offer up to \$100 million in limits to safeguard your family and assets adequately.

In the event of a covered lawsuit, some of our carrier partners allow you to choose legal representation from a national panel of leading defense specialists; most insurers leave you out of this process entirely.

## Coverage Highlights

Many insurers settle a total loss based on the actual cash value at the time of loss. This could result in a significant financial loss due to depreciation. We prefer that all vehicles are protected on an agreed value basis, regardless of market depreciation. Depreciation is applied to regular-use vehicles (not collector vehicles) at renewal.

- **COMPREHENSIVE COVERAGE**

We offer broad protection for your busy lifestyle, covering incidents ranging from auto accidents to slander. Our policy also helps eliminate gaps when covered events are excluded by your primary policy. We want you to aim high, and risk less.

- **CHOICE OF LEGAL REPRESENTATION**

To ensure your best interests are considered, you should be able to choose from a roster of preeminent law firms specializing in all aspects of litigation.

- **DEFENSE COSTS OUTSIDE POLICY LIMITS**

We prefer policies that cover legal expenses without compromising your coverage. Some insurance providers include defense costs within the policy limits, which can quickly erode your coverage during a lengthy trial.

- **PROTECTION ON THE ROAD**

Add up to \$10 million in coverage to protect yourself in the event of an accident caused by an uninsured or underinsured driver.

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- **WORLDWIDE PROTECTION**

You are covered for personal injury (including libel and slander) and property damage claims no matter where the incident happens. Optional coverages for those who employ private staff or sit on not-for-profit boards also are available.

## Real Life Scenarios

The following examples demonstrate the importance of personal excess liability insurance:

- **UNDERINSURED MOTORIST**

A recently retired executive was looking forward to spending his “golden years” with his family. While en route to his granddaughter’s soccer game, he was rear-ended by another driver. He lost control of his vehicle and it rolled over. Tragically, he sustained fatal injuries. The driver who caused the accident had policy limits of only \$400,000—not nearly enough to properly compensate the estate and family for their loss.

- **CHARITY EVENT AT HOME**

A couple offered to host a charity auction at their estate. During the set-up, several workers arrived to deliver the items up for bid. The housekeeper barred the workers from moving a rather large item through the home. Instead, she instructed them to take a route around the side of the house and through the pool area. The tiled patio was wet due to the morning dew, causing one of the workers to fall, fracture his wrist and fall into the pool—where he almost drowned. He later developed a chronic/progressive neurological disorder with no known cure. Although they weren’t even on the property at the time, the homeowners were sued; they were vicariously liable for their staff member’s actions and the subsequent injuries.

- **TROUBLE WITH PRIVATE STAFF**

A housekeeper who worked for the same family for nearly 15 years filed a wrongful employment claim against her employer. The lawsuit consisted of more than 20 counts, including wrongful termination, sexual harassment, false imprisonment and invasion of privacy. The family members, including the children, were forced to testify during a lengthy trial, which ended with a hung jury. Although the case was ultimately settled, over \$1 million in legal fees had been incurred.