



Real-life examples

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

Underinsured motorist

An executive was en route to his granddaughter's soccer game when 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 \$500,000—not nearly enough to properly compensate the estate and family for their loss.

High-powered golf cart

A 16-year-old was driving a "souped up" golf cart with a friend in her gated community. While traveling at a fairly fast speed and with the music blaring, the teen made a sudden left turn. Her passenger was ejected from the cart, sustained a serious head injury and had to be air-lifted to a nearby hospital. The accident resulted in a seven-figure settlement.

Charity event at the home

A couple offered to host a charity auction at their estate. During set-up, several workers were instructed by the housekeeper to take a route through the pool area. The patio was wet, causing one of the workers to fall into the pool and almost drown. He later developed a chronic/progressive neurological disorder with no known cure. The homeowners were sued and held liable for their staff member's actions and the subsequent injuries.

Malicious prosecution

A private collector loaned a famous painting to a family member and later requested its return. The relative refused, claiming it was a gift. In response, the collector contended it was stolen, filed a police report and litigation ensued. The collector sent unflattering e-mails about the relative to various individuals in the art community. The painting was eventually returned and the collector dropped the theft lawsuit. However, he was then sued by the relative for malicious prosecution and defamation.

Employment practices liability

A housekeeper who worked for a 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. Family members were forced to testify during a lengthy trial, which ended with a hung jury. Although the case was ultimately settled, but over \$1 million in legal fees had been incurred.

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¹ Limits are per occurrence and annual aggregate, respectively.

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