

Listed below are examples of potential liability claims.

"Who is responsible for this accident?"

"Who will pay for the injuries?"

Example 1

The insured's son, age 8, was driving a four-wheeler on the insured's property. A neighbor child walked over and got on the four-wheeler with the son. Subsequently, the insured's son lost control of the four-wheeler and struck a tree. The neighbor boy was thrown 40 feet and suffered a closed head injury.



Example 2

An insured asked a friend to assist with maintenance of his home, which included replacing rotted soffit, decking and a few shingles. While in the process of doing the work, the friend fell from the roof and suffered a fractured leg.



Example 3

The insured had a pit bull that was in the front yard. The yard was fenced, but in need of some maintenance. When a child rode by the fence on a bicycle, the dog broke through the fence and bit the child.



Has your negligence caused someone harm?

If someone believes that your negligence has caused them harm, you have a good chance of being sued. You are at risk if someone believes you are legally liable for their injuries and/or damages.

The chances of being sued are becoming greater all the time and so are the settlements and judgments awarded to the plaintiffs. The general public, who make up juries, no longer think in terms of fault, they tend to think in terms of the other party's ability to pay.

Don't wait until a claim is filed to find out that you do not have the proper amount of liability insurance. Discuss this with your agent now -- don't wait until an unpleasant surprise happens.

Read the questions below. If you are unsure about liability coverage you have or do not have, contact your agent.

1. Do you have liability coverage?

Hochheim's property policy **DOES NOT** include liability coverage. It must be purchased as a separate policy through Hochheim Prairie Casualty Insurance Company.

2. Do you have the right kind of coverage for your exposures?

Different types of liability policies exist to cover different types of exposures - such as personal, farm or business.

3. Do you carry limits of liability that are sufficient to protect your assets?