



To our Valued Customer:

We feel that a periodic insurance checkup is very valuable to you, our insured, from time to time.

We have been looking at your auto policy and have noticed that you are carrying limits of liability that are below \$100,000 per person and \$300,000 per occurrence for bodily injury.

We recommend that you carry at least \$300,000 bodily injury liability coverage as well as Uninsured Motorist bodily injury of the same amount. In this day and age with frequent lawsuits, one could lose everything they own if they are found at fault in a serious accident without adequate liability insurance.

The process is easy – Call Judy, our Customer Service Rep at 464-0058. She can tell you what the additional cost would be, and you can then decide about making the change. In most cases the cost is relatively minor.

This is what some of the experts say:

“You should carry as much liability coverage as you can comfortably afford because damage claims today are sometimes settled for millions.

State minimums don't come close to covering the cost of a serious accident. You should carry bodily-injury coverage of at least \$100,000 per person, and \$300,000 per accident, and property-damage coverage of \$50,000, or a minimum of \$300,000 on a single-limit policy.”

“ . . . Once your income or net worth surpasses six figures, even higher limits are usually recommended. Most auto insurance liability tops out at \$500,000 per person or accident, but personal liability or "umbrella" coverage is available to stretch that limit to \$1 million.”

BLACK & ASSOCIATES INSURANCE, INC.
8605 N DIVISION ST. STE A, SPOKANE, WA 99208
(509) 464-0058 / (800) 576-0075

DON'T LET THIS **HAPPEN TO YOU!!**

Here is an example of what could happen if you were in an accident with minimum liability coverage.

Let's say you ran a red light on your way to work one morning and hit a Mercedes with a family of four inside.

The Mercedes has a book value of \$35,000 and is totaled. Your property damage limit is \$25,000 so you are liable for the remaining \$10,000 out of your pocket.

The family inside suffered mostly bumps and bruises but the father also broke his leg and arm. The medical bills are \$30,000 for the broken leg and arm but your limit is \$25,000 per person leaving you on the hook for another \$5,000. The father is also out of work for three months while the leg heals and you are over your limit so the \$3,000 per month is going to have to come out of your pocket.

At the end of the day you are left paying this family \$24,000 and hoping that they don't go looking for a personal injury attorney to inflate that amount for pain and suffering. The moral of this story is, don't carry the minimum liability amounts.

**PLEASE CONTACT US TO INCREASE
YOUR LIABILITY COVERAGE TODAY!**

Peace of Mind is Just a Phone Call or E-mail Away!

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SPOKANE, WA 99208**

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janet@jbbinsurance.com