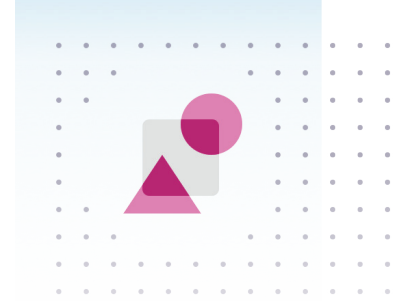


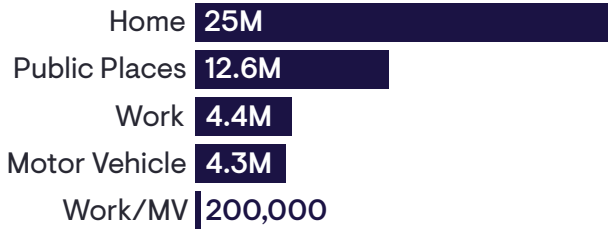
# Why CPAs Should Consider Personal Liability Umbrella Insurance

- **Fact:** A new lawsuit is filed in the U.S. every two seconds.<sup>1</sup>
- **Fact:** More than 15,000,000 lawsuits are filed in the U.S. every year.<sup>2</sup>



## **Fact:** Injuries happen often. And everywhere.

### U.S. Injuries: 46.5 Million

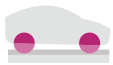


Source: Injury Facts, National Safety Council, 2019.

### ER Injury-Related Visits to U.S. Hospitals: 40 Million

Car & boating accidents. Falls. Dog bites. Sports & recreation injuries...

Source: [www.cdc.gov/nchs/fastats/emergency-department.htm](http://www.cdc.gov/nchs/fastats/emergency-department.htm)



## **Fact:** Typical auto & home policies leave costly gaps.

Your auto/home liability insurance limits aren't high enough to cover the average personal injury claim. That's why 25,000+ of your colleagues carry the AICPA-endorsed Umbrella Plan.

Maximum liability under typical auto/home/recreational vehicle policy: **\$500K**



Average AICPA claim, personal injury, 2007-2019: **\$932,131.62\***



### Example large-loss AICPA Umbrella claims settlements

Distracted driving with multiple fatalities: **\$3 Million\*\***

Pool accident resulting in a broken neck: **\$2 Million\*\***

Boating collision results in life-changing injuries: **\$1 Million\*\***



**The AICPA-endorsed Personal Liability Umbrella Plan can help safeguard your assets, protect your earnings and cover legal fees.**

- Fits over your auto/home insurance like an umbrella
- Choose from \$1 million to \$3 million in coverage
- Enjoy peace of mind coverage against personal injury lawsuits



**Ready to Apply? Want to learn more?**

Call **800.223.7473** or visit **cpai.com**

<sup>1</sup>[www.bellatrixlaw.com/work-with-us/areas-of-law/lawsuits-litigation-trials-appeals](http://www.bellatrixlaw.com/work-with-us/areas-of-law/lawsuits-litigation-trials-appeals)

<sup>2</sup>Insurance Information Institute, 2020 Fact Book.

\*Average cost of AICPA Umbrella Plan claims in excess of \$250,000.

\*\*Each incident described is based on CNA's AICPA Umbrella Plan claim files. Details have been modified slightly to protect the identity of the CPAs involved. CNA Claims Data, June 2019.

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