Consider these everyday events that go catastrophically wrong.

**COFFEE SHOP ACCIDENT**
At a busy artisan coffee shop, a member of the waitstaff swerves and accidentally spills a tray of hot beverages on a female patron sitting nearby. The patron suffers third-degree burns along the side of her face. After months of treatment and expensive surgery to heal the injury, a scar still remains. The patron’s claim against the coffee shop for medical costs, legal fees and emotional distress is more than double the limit of the coffee shop owner’s BOP. Without a commercial umbrella insurance policy to help bridge the gap, the business is facing an overwhelming financial burden.

**APARTMENT ASSAULT**
For a number of weeks, there was a problem with the lock on the back door of a small apartment building. Despite multiple residents expressing concern to the building owner, it remains unaddressed, enabling access to the building by nonresidents. During this time, a resident of the building grabs her laundry and heads down to the communal laundry facility, which is next to the back door. Finding the door unlocked, an unknown assailant enters and assaults the resident. The resulting lawsuit against the building owner claims negligent security and seeks millions in damages. Without a commercial umbrella policy, the building owner could be left shouldering a significant financial responsibility.

**DELIVERY COLLISION**
Business is booming during wedding season at a high-end florist shop. An employee heads out to make deliveries in the florist shop’s delivery truck. While quickly checking directions on his smartphone, he accidentally misses the stop sign and collides with a motorcyclist. The motorcyclist suffers severe spinal injuries and, in spite of multiple surgeries, never regains use of his left leg. The motorcyclist’s claim for medical expenses, loss of income and emotional distress related to such a serious injury results in a multimillion-dollar claim for damages against the business, which far exceeds the florist shop’s general liability coverage. Fortunately, the business had a commercial umbrella policy, which provided additional liability limits for the claim.

Why Commercial Umbrella Insurance?
You’ve built your business on ambition, hard work and unwavering optimism. But planning for the worst-case scenario isn’t being negative – it’s a positive step you can take to protect what you’ve worked hard to build. Because the only thing worse than the worst-case scenario is being unprepared for it.

Not having adequate limits of liability coverage can leave your business at risk. If your business is held liable for a devastating loss, the amount of damages you may be responsible for can be as unpredictable as the loss itself. A Business Owner’s Policy (BOP) provides a limited amount of general liability coverage – with most small businesses choosing limits of up to $1 million or $2 million – which can quickly be exhausted by a large liability event. A commercial umbrella insurance policy is a simple, cost-effective way to increase the limits of your liability coverage and protect your business from catastrophic loss.

If the worst-case scenario happens, will you be ready?
RUNAWAY TRUCK
An appliance store that also delivers and installs appliances sends one of its trucks out for a delivery. The truck's brakes fail as it descends a long hill with a steep grade, and the truck crashes into cars waiting for a light at the bottom of the hill. The accident is massive, with multiple victims suffering severe injuries. Several accident victims sue the store owner for negligence and failure to maintain the truck. A catastrophic event of this scale can drag on for years and easily exceed the general liability coverage limits of a Business Owner's Policy (BOP). A commercial umbrella policy could provide the additional protection needed for a catastrophic event.

SALON FALLOUT
A local hair salon is buzzing with activity. As an older client is walking from the wash chair to the styling chair, one of the stylists pulls at the cord of a hair dryer, causing the client to trip. She takes a bad fall and fractures her hip. In spite of surgery and rehabilitation, the client's movement never fully recovers, and she is awarded nearly $2 million in damages. The salon owner's general liability policy only provides $1 million in liability coverage. An umbrella policy could have provided additional liability limits to close the gap.

MESSY MAKEOVER
The owner of a clothing boutique decides to give her small dressing-room area a much-needed face-lift by repainting the walls and changing out some furniture. After picking up all her paint supplies from a local paint store, she enlists a couple of friends to help with the project. Toward the end of the evening, a large amount of paint is accidentally spilled. The trio uses some cloth rags from among the supplies to clean up the spill before calling it a night. Several hours later, the flammable fumes, concentrated in the rolled-up rags, generate enough heat to cause a spontaneous-combustion fire that burns down the boutique. The owner files suit against the paint store, claiming that the paint store did not disclose the dangers of materials it had provided. The paint store owner never imagined a lawsuit of this nature and is crushed by the realization that his general liability coverage might not be sufficient to cover a claim of this size.

FAULTY WIRING
A small manufacturer is selected to produce a specific type of battery for a large, well-known smart-device company. Due to faulty production by the battery manufacturer, the battery causes many of the devices into which it had been incorporated to explode. The smart-device company claims replacement costs for the damaged devices against the battery manufacturer due to the faulty battery. Unfortunately, a small part of the smart device results in a large, multimillion-dollar claim against the battery manufacturer. When the manufacturer's $2 million general liability policy is exhausted, its commercial umbrella insurance helps cover the additional amount still owed on the claim.