



COOPERS INSURANCE AGENCY

"PROTECTING ALL YOUR ASSETS IS OUR EXPERTISE"

An Affiliate of Professional Insurance Associates, Top 100 Agencies Nationwide

Cooper's Chronicle

January 2012

A message from Scott

As we say goodbye to 2011, the excitement of the holiday season, and as we close our books for the old year and plan for the new, I would like to acknowledge and send heartfelt gratitude to you, our client. Most of you have been with us more than a decade and some over two decades. Our business is built on serving and protecting all of your personal and business assets. On behalf of myself, Fariba, and our entire dedicated staff, thank you for trusting us with providing all your insurance needs. We continue our pledge to always search for the best coverage at the best premium for you each and every year.

Did you know?

Some facts about commercial umbrella coverage

A commercial umbrella provides coverage inside or outside your main premises for activities such as catering, non-owned auto, worker's comp., and commercial vehicle. It is a very affordable way to add an extra layer of protection for the larger, unknown risks. Most trust attorneys and financial advisers strongly recommend the purchase of an umbrella policy. It is more and more often becoming a requirement in many lease agreements. This coverage can be purchased as a stand alone policy if your underlying liability policies, personal and commercial, are with different companies.

Helpful Do's and Don'ts

- Do purchase an umbrella policy.
- Do make sure your umbrella policy covers uninsured and underinsured motorists. This may be an additional coverage that should be added. It may not be automatic.
- Don't assume your commercial umbrella covers your personal liability AND
- Don't assume your personal umbrella covers your commercial liability. You need both!

Crazy Claims Corner

Nolan Lett sued his former employer, Aramarck Corporation in Oak Brook, Illinois after breaking his wrist on his second day on the job. Lett attempted to enter the building but was accosted by wild Canadian geese. In his effort to flee, Lett fell and broke his wrist. Steven Dyki, representing Lett, said that Aramarck Corp. was responsible because the "setting of the Aramarck building was a 'high-geese' area" with short grass and a pond which attracted the geese for feeding and drinking. Notably, the Illinois Department of Resources publishes information about geese attacks, saying "most of the injuries associated with goose attacks are related to falling, rather than being struck by a wing or bitten." Lett was awarded \$17,767.54.

Cooper's Insurance Agency serving all your insurance needs:

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