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VANMEVEREN
LAW GROUP
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SEPTEMBER 2024

WHAT HAPPENS WHEN YOU DON'T HAVE ENOUGH INSURANCE TO COVER AN ACCIDENT CLAIM MADE AGAINST YOU?

FACTS ABOUT UMBRELLA INSURANCE

If you've watched any local news coverage on television or listened to the radio, you're probably sick and tired of all ads for personal injury attorneys. "I called _____ Law and they got me \$1 million dollars!" Sadly, there are apparently lots of folks out there looking for a quick payday for their accident claim. What the ads fail to mention is that Colorado only requires that you are insured for the minimum liability limits of \$25,000.00. This means that if your liability limits are exhausted and your insurer has paid out the maximum available under your policy, an individual could come after you personally to pay the rest. While liability insurance can prevent many lawsuits from causing you large

financial losses by covering damages, court costs and legal fees, there are situations where you may not have enough coverage to avoid personal exposure. Here are some real-life examples we've seen at VanMeveren Law Group:

- You host a dinner party and a guest causes a serious accident after drinking too much at your home
- You take your dog to the dog park and it bites a child in the face, causing permanent and disfiguring damages
- A repairman trips over an uneven step on your property, falls and sustains debilitating injuries preventing him from returning to work
- A reckless snowboarder cuts you off, forcing you to collide with another skier who sustains serious injuries

What Is Umbrella Insurance?

Umbrella insurance is extra liability coverage that goes above and beyond the limits of your other insurance policies. Umbrella insurance provides extra liability coverage beyond your existing home, auto, or business policies, typically offering at least \$1 million in additional protection. It covers legal and medical expenses when your standard policies reach their limits, such as in cases of home accidents, vehicle collisions, or personal injury litigation. Though you might think that only a wealthy person would need that much insurance coverage, if you have assets like a home, investments, or savings, you risk losing them all if a judgement against you is higher than what your standard insurance policies will cover.

Unfortunately, Colorado has become overly litigious, due in part to the daily onslaught of personal injury attorney ads. Undoubtedly, our airways are saturated with misleading claims of big pay days. While most of these commercials are exaggerated, catastrophic lawsuits can and do happen. Your best defense is to make sure you have coverage in place to protect your family from personal exposure.

Please review your liability and umbrella coverages with your insurance agent on a regular basis or stop by one of our offices and bring a copy of your policy and insurance declarations pages. We are happy to review your coverages anytime.

-Bryan VanMeveren

VanMeveren Law Group is in the Top 3 in 2024 Best of Fort Collins!



We are proud to announce that our firm has been selected in the top 3 of 2024 Best of Fort Collins for **Best Law Firm!** Our team of dedicated attorneys and staff helped make this possible. Thank you to our community for voting for our firm!

RECENT CLIENT WIN



Our client, a young, active recent transplant to Colorado, was working in sales for a solar panel company and making house calls. While at a customer's home, she was attacked by a German Shepherd on the property and suffered dog bite injuries to her hands and hips. A dog lover and animal owner herself, this attack affected her deeply psychologically, as well as physically. Despite a Worker's Compensation lien, VanMeveren Law Group secured a settlement of \$275,000.00 and gave our client the ability to focus on her recovery, securing new employment and building her new life in Colorado.

SUMMER ACTIVITIES IN FORT COLLINS

Dude Dad Mini Golf Open

September 6th-8th

Play a round of mini golf on New Belgium's front lawn! All golf holes are custom built by someone in the community in competition to win Best Hole!



Rist Canyon Volunteer Fire Department Annual Mountain Festival

September 7th

A full day's lineup of entertainment and activities for the entire family in a beautiful mountain setting is a not-to-be missed event. All proceeds benefit the volunteer-based, donation-funded Rist Canyon Volunteer Fire Department (RCVFD).



Bike Film Festival

September 26th

Bicycle Film Festival Fort Collins returns on September 26 to The Lyric. Hosted by Bike Fort Collins. Proceeds from this festival will support Bike Fort Collins.

Bicycle Film Festival Fort Collins presents an all new short film program curated for Colorado. Documentaries, narratives, animations, award-winning directors, and emerging talents – all share equal billing.

24th Annual
**BICYCLE
FILM
FESTIVAL**
FORT COLLINS SEPT. 26



learn more at visitfortcollins.com/events

TESTIMONIAL

See what our clients have to say!

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CLIENT REVIEW

I am extremely grateful to have had Karl Hager as my lawyer and Amy Selcke as his legal assistant to represent me in my legal case. Their expertise, professionalism, and dedication were evident throughout the entire process. Karl always took the time to listen to my concerns, explained complex legal concepts in a clear and concise manner, and worked tirelessly to achieve the best possible outcome. His exceptional communication skills, strategic thinking, and love for people's rights made me feel confident and supported every step of the way. Karl often called to check in on me to see how I was holding up during the whole process. I truly appreciated and needed that. I highly recommend Karl and Amy to anyone seeking top-notch legal representation. They truly are an outstanding pair .



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Adoptable Pet of the Month

VanMeveren Law Group is a proud supporter of Animal Friends Alliance. Learn more about how you can adopt, foster or get involved at savinganimalstoday.org or call the AFA Taft Hill Shelter at (970)-484-8516



This is Nova, a beagle with a true love for adventure. Nova gets along well with other dogs and kids, making her a great addition to most packs! She is very sweet and loves chew toys more than anything. She has a lot to say, and definitely lets you know what's on her mind in true beagle fashion. If you're interested in meeting her, stop by the shelter today!

Follow us on social media!





BRYAN VANMEVEREN

OWNER | ATTORNEY



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