Q: WHO NEEDS THE SECURITY AN XINSURANCE POLICY CAN BRING?

A: Anyone. Every individual is subject to civil litigation and could use the security of an XINSURANCE policy. We give everybody the opportunity to minimize the chance of losing their assets in a lawsuit.

Q: WHAT IF I AM CURRENTLY ENROLLED IN A LEGAL SERVICE PROGRAM?

A: Having access to a legal service program is good, but does not pay the defense cost or the claim itself. XINSURANCE is strictly for covering the cost and process of your legal defense. Legal service programs provide various services such as document review and preparation but they don’t provide a legal defense or pay actual damages and claims.

Q: HOW MUCH DOES A POLICY COST?

A: A personal liability policy can start out for as little as a dollar a day. The price is dependent on the person and the limits of protection chosen. Each policy is customized for the individual’s situation and needs.

Q: WHAT WOULD AN XINSURANCE POLICY EXCLUDE OR NOT COVER?

A: Your policy covers you for any claim that affects you personally in civil court. It does not provide or replace any standard insurance commonly carried such as commercial business insurance, car/home insurance, etc.
WHAT IS XINSURANCE?

People are filling courtrooms across the country in an attempt to hold others individually responsible for mishaps, mistakes, and even well-intentioned actions.

Do your current insurance policies truly cover your home, your work and your play? Or do gaps and exclusions leave you and your assets vulnerable?

- **XINSURANCE** is designed to protect you in the event that you are held individually liable for actions or activities that involve your home, your work, or your play.
- **XINSURANCE** is a supplemental insurance policy that covers the gaps and exclusions in your traditional policies.
- **XINSURANCE** provides the peace of mind that you will be able to afford sufficient legal defense in the event of a personal liability claim.
- Purchasing an **XINSURANCE** policy provides you with the security of a legal defense plan designed around your individual risk exposure, established, paid for, and prepared to aggressively protect your personal assets from loss.
- As a supplemental policy, **XINSURANCE** coverage has surprisingly low annual premiums.

WHO NEEDS X?

Rescue & evacuation personnel, volunteers, outdoorsmen, sports enthusiasts, trainers, people who go on foreign and domestic trips are exposed to risk. There are gaps and exclusions in business insurance and professional liability policies that leave them and their assets unprotected in the event of an incident or claim.

Independent contractors who work out of their homes, work on location, operate equipment or provide demonstrations or consulting services are also exposed to personal liability risks.

- **XINSURANCE** provides personal liability insurance:
  - Individual liability
  - Professional Liability
  - Wrongful acts
  - Errors & Omissions (E&O)
  - Gaps in general liability coverage
  - Firearms coverage
  - Driving & transportation risks
  - Assault & battery
  - Sexual abuse & molestation
  - Volunteering

WHAT IS XINSURANCE?

- A new lawsuit is filed every three seconds.
- One in 12 people you know will be involved in a lawsuit.
- Anyone can sue you at anytime. If you get sued individually, you will be left to fend for yourself. Your financial stability would be at the mercy of today’s aggressive legal environment.
- These days, most lawsuits attempt to broaden their reach through holding individuals liable. Carefully crafted fine print that excludes coverage for personal liability claims is very common in traditional insurance policies. The right set of circumstances could easily leave you to fend for yourself.

Exclusions exist in virtually every insurance policy. You could have exclusions in your coverage and be exposed to serious financial risk without knowing it.

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