

# The Sally Taylor Insurance Group

*Let us do your insurance shopping*



## Sally's Blog

### Are you protected if you hit a cyclist?

Last month we wrote about the increase of auto accidents in metro Denver, due in large part to the influx of people into Colorado. Motor vehicle traffic is up. Ditto for bicycle traffic on the streets, roads and trails in metro Denver.

#### Bicycle accidents are on the rise

Denver is making steady progress toward becoming a more bike-friendly city, yet bikes and cars sharing the road is steadily increasing the incidence of accidents. You may not see a cyclist in the shadows or notice him coming up from behind as you go into a right-hand turn. Talking on the phone or sending a text at a stoplight diverts your attention. A momentary distraction is all it takes to hit someone—on a bike, on foot or in a car.



#### Update your liability coverage

Cyclists who sustain serious injury in an accident frequently hire a lawyer to handle their case. Protect yourself. Review your bodily injury coverage to ensure you have adequate coverage. Hitting and hurting a cyclist can be emotionally devastating and financially debilitating. Be certain you have adequate protection, given the increase in auto and bicycle traffic.

#### Protect your assets with an umbrella policy

How secure are your assets in the event of liability? Backing up your bodily injury coverage with an umbrella policy is worth your consideration. As a rule, umbrella policies are not that expensive. A million-dollar policy suffices for most people. Ask your agent for a quote. You may be pleasantly surprised.

#### Contact Sally Insurance Group

We're always happy to review your existing coverage, make recommendations, and pursue a different carrier if that makes sense. As brokers, we represent our clients, not an insurance company. We search the marketplace for the best coverage in your situation at the best possible rate.

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Questions? I've got answers. (303) 768-0000