BCU
RISK ADVISORS

When a Verdict Outgrows the Policy.

The liability trends putting high-net-worth families at greater exposure, and how to stay ahead of them.

Why This Matters Now

Liability used to be the quiet part of an insurance program. That has changed. Jury awards are climbing faster than most policy limits, and the everyday parts of a full life now carry more risk. A dog, a boat, a new driver, a houseguest. For families with visible assets to protect, the gap between a standard limit and a modern verdict is where the real exposure lives.

How BCU Responds

We Right-Size Your Limits

We look at net worth, income, and public profile, then build umbrella and excess coverage that reflects what a verdict could actually reach. Not a round number chosen years ago.

We See the Whole Picture

Boats, vehicles, household staff, rental property, and board seats each carry liability. We bring them into one coordinated program, so nothing sits uncovered between policies.

We Stand With You at Claim Time

If a claim becomes a suit, BCU represents you to the carrier, not the other way around. We work the coverage and the defense so the outcome is managed, not endured.

The Trends Driving Exposure

Nuclear Verdicts

- Jury awards of 10 million dollars or more are setting records
- A standard liability limit was not built to absorb them

Dog and Animal Liability

- The average dog injury claim now runs close to 70,000 dollars
- Home policies often cap or exclude this exposure

Watercraft and Boating

- US boating accidents injured over 2,100 people in 2024
- Homeowners coverage stops at the shoreline

New Drivers and Guests

- Drivers 16 to 19 have nearly triple the fatal crash rate of adults
- Serving alcohol to guests can extend liability to the host

Let's Look at Your Coverage.

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