

Your Local Source

ESTABLISHED IN 1856,

Chalmers Insurance Group is a multi-line provider of competitive insurance solutions for our clients' diverse needs.

We are one of the oldest insurance agencies in Western Maine and Northern New Hampshire, serving over 22,000 individuals and families and 12,000 businesses in Northern New England.

OUR PHILOSOPHY

We provide professional insurance consultation by well-trained, licensed agents who live in and are active within our communities.

We are committed to our motto:
"A Satisfied Customer is Our First Consideration."

Our high level, personalized service focuses on both the quality and cost of insurance protection. We have a strong, long-term partnership with the finest regional insurers available, all of which have the ability to pay claims quickly and fairly in the event of a loss. Chalmers Insurance Group is a firm of caring and conscientious professionals on whom our customers can depend. Our primary objectives are to be honest and fair in all our dealings and to share our knowledge of coverages so that our customers can make informed decisions. We strive to maintain a high standard of excellence in all that we do, and to establish a relationship of mutual trust with each of our customers.



LOCATIONS

CE Carll Agency

Gorham, ME 04038
207-839-3371

Standish, ME 04084

207-642-2222

Chalmers Insurance Agency

Bridgton, ME 04084
207-647-3311

Harrison Insurance Agency

Bridgton, ME 04009
207-583-2222

Lovejoy & Wadsworth Ins. Agency

Parsonsfield, ME 04047
207-625-3262

Ossipee Insurance Agency

Center Ossipee, NH 03814
603-539-7444

Palmer & Pike Conway Dahl

North Conway, NH 03860-2480
603-356-6926

Pike Insurance Agency

Fryeburg, ME 04037
207-935-2021



www.chalmers-ins.com



Personal Umbrella Policy



Do I need a Personal Umbrella Policy?



You might if you...

- Own a home
- Own a car
- Want to protect your future earnings
- Want to protect your assets against a lawsuit or judgment.

A Personal Umbrella Policy provides an extra layer of very affordable liability protection for your personal assets and future earnings.

Limits of Liability may be tailored to meet your individual needs – choose from \$1 million to \$5 million limits (higher limits are available).

ACCIDENTS HAPPEN.

That's why people have insurance. However, if you aren't protected by a Personal Umbrella Policy, you could be putting your house or your finances at risk.

A Personal Umbrella Policy substantially increases your overall coverage beyond the basic coverage provided under your Homeowners and Auto Insurance policies. This low-cost policy is designed to protect you and your family against a catastrophic lawsuit or judgment.

Source: RLI Insurance Corp.

REAL-LIFE TRAGEDIES

- An insured's teenage son was driving his younger sister and her friend to the movies. He lost control of the vehicle, left the road and hit a telephone pole. The friend permanently lost the use of her right arm and suffered severe brain injuries. The claim was settled for \$1,350,000.
- A 41 year old physician suffered injuries to his face and fingers following a head-on automobile collision. A jury in CA assessed the defendant damages of \$576,000.
- Two friends were on a hunting trip in the woods of northern New England when the defendant's gun accidentally discharged. The victim was struck in the eye by a pellet. In an out of court settlement, the defendant agreed to pay damages of \$192,000.



Call the **“Local Source”** for quality Personal Insurance today for a detailed analysis and competitive quote – we're looking forward to working with you!

www.chalmers-ins.com

