



PRIVATE CLIENT SERVICES

A RISK ASSESSMENT CHECKLIST FOR YOU AND YOUR FAMILY

Financially successful individuals and families tend to have more complex lifestyles and a higher risk of insurable loss than the average American. Too often, they have outgrown their existing personal insurance coverage, leaving their wealth and lifestyles vulnerable should a major accident, lawsuit, or other form of loss occur.

The following questions address some of the most common indicators of a higher-than-average personal risk profile. If you answer “Yes” to any of them, you are likely to have specialized insurance needs that call for a customized insurance program. Do you:

HOME

- Own multiple, high-value homes in multiple states?
- Own a home in a foreign country?
- Own a condo as a second residence or investment?
- Own property located in a catastrophic loss area?
- Plan to remodel or expand an existing home?
- Own a home with historic features or unique building materials?
- Have a guest house, pool, or other high-value structures?

PERSONAL PROPERTY

- Co-own or have property titled in trust or an LLC?
- Have significant collections of art, cars, or other valuables?
- Own antique cars that are used on a limited basis?
- Own aircraft, large boats, or thoroughbred horses?
- Have domestic help (either full- or part-time)?
- Have a child away at school?

LIABILITY

- Have a high-visibility career or lifestyle?
- Serve on boards of profit or not-for-profit organizations?

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