

Personal Risk Checklist



It's personal... and we customize it for you and your family.

Need it? Have it? A little about it...

RESIDENTIAL

Homeowners Provides rebuilding costs even above the policy limit,* contents replacement, personal liability protection and numerous policy enhancements.

Catastrophic Protection Earthquake, flood, hurricane, tornado or other events that are severity rather than frequency exposures.

Private Collections Worldwide coverage for fine works of art, antique furniture, jewelry, vintage wine and other fine collectibles.

Excess Liability Worldwide coverage against personal and automobile injury, property damage, and catastrophic financial losses... liability limits up to \$100 million.*

Domestic Workers Workers compensation protection and coverage for liability arising out of the employment process (wrongful termination, harassment, discrimination) should you employ domestic staff.

Pets Coverage for damage caused by domestic pets both to your own property as well as property damage and bodily injury to others.

Ranch, Vineyards, Farm Building, contents, equipment, livestock, and liability coverages for operations ranging from small rural acreages to production farms.

Equine Protection for exposures unique to horse owners and horse farmers including boarding, breeding, training, and claims related to horses injured or killed in your care.

*Coverage/service may not be available in all states. Eligibility requirements may apply.

TRANSPORTATION

Automobiles, Motorcycles, Recreational Vehicles Coverage for vehicle repairs with original manufacturer's parts, choice of repair shop, and rental car during repair. Includes personal automobile liability protection.

Watercraft Marine vessels of all types from weekend sailboats to "super yachts" requiring global navigation coverage.

Aircraft Jets, helicopters and other privately-owned aircraft as well as landing and storage facilities.

SPECIALTY

Kidnap, Ransom and Extortion Financial protection, prevention training and advice regarding kidnap or extortion exposures. Includes travel advisories and crisis management.

Identity Theft and Fraud Protection for loss of money, securities and personal property, and help restore stolen identity.

International Protection Protection for homes, collections, cars, travel accident and other exposures throughout the world.

Life Insurance Long Term Care Income Protection Future-focused protection for estate planning including family income replacement, debt elimination and/or other generational preparation and care.

Family Business From home office to worldwide family business, including errors & omissions and directors & officers liability coverage.

Non-Profit Boards Coverage Protection for your financial exposure related to your decisions and responsibilities as a board member for non-profit organizations.