Personal Risk Management Assessment

1) Do you have a ***personal umbrella policy?*** *An umbrella policy provides liability coverage in addition to your primary policies and is typically sold in $1 million increments.*

2) Does your insurance carrier ***provide liability limits in excess of $5 million***? Does your insurance provider have the financial capability to protect your assets should a claim exceed your net worth?

3) Has your insurance agent and/or carrier developed a ***risk management strategy*** to protect you from a rising climate of liability claims?

4) If you have domestic employees working more than 20 hours per week, do you provide state-mandated ***workers compensation coverage*?** Do you have the option of ***complimentary background investigations*?** Are you protected from other domestic employee liability claims?

5) Does your carrier provide ***deductible options*** of $10,000, $25,000, $50,000 or $100,000? Will your carrier waive your deductible for losses greater than $50,000?

6) Do you have a ***collections or valuable articles policy*** for your jewelry, silver, fine art, antiques, breakables, wine and other collections?

7) Does your carrier provide adequate protection from damage caused by ***earthquake or flood***?

8) Does your carrier outsource ***earthquake or windstorm*** coverage to a state-run government agency?

9) Is your home properly insured for the full ***replacement cost*** value?

10) Did your carrier provide an ***in-home appraisal*** or inspection to determine the value to rebuild your home?

11) Will your insurance carrier pay more than the policy’s face value of your home in the event it costs more to rebuild?

12) Does your policy provide a ***cash-out*** option for total losses and/or partial losses?

13) When was your last ***personal insurance review*** with your insurance agent? Did they ensure that your current risk management strategy meets your changing needs?

Fort Point Insurance Services, Inc.
Three Embarcadero Center, Suite 1610 • San Francisco, CA 94111
Phone: (415) 781-8800 • Fax: (415) 781-8802 • Email: info@fpins.com • License #OE11805
www.fpins.com