



Personal Liability Checklist

The pace of a person’s wealth development is matched by the pace of his or her exposure to legal risk. What this means for personal liability coverage: Annual reassessment is even more critical than it is in other areas. Provide this checklist to your estate planning clients to help them prepare for a discussion with a property and casualty agent.

Personal Liability Review

- Is the limit of the primary liability in the individual’s homeowners insurance adequate?

- Does the insurer offer a broad range of options that can cover excess liability?

- Does the policy include personal injury as well as bodily injury?

- Are defense costs outside the policy’s liability limit?

- Does the policy include automatic coverage for medical payments to others and property damage to others?

- Is the policyholder covered during domestic and international travel?

- If so:** Does the international policy cover car rental?

- Does the policy offer protection for injuries involving uninsured and underinsured drivers?

- Does the insurer have an “A” financial rating?

- Are any trusts or estates within the policy treated in a way that protects the individuals involved as well as the trust or estate itself?

Personal Liability Review

Does the policyholder employ any household staff?

If so: Has the policyholder reviewed applicable tax and labor laws?

Have all employees filled out a detailed application?

Have all employees undergone a background check?

Are all work agreements in writing?

Does the policyholder match any of these special considerations?

Director of a nonprofit organization?

Board member of a public, private or nonprofit company?

Owner of an LLC or corporation?

Owner of a home-based business?

Part of a family office?

Owner of a rental dwelling?

Frequent home host?

Parent of children who drive or use the internet?

High public profile?

Is there an annual reassessment plan in place to evaluate the policyholder's changing needs?

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