

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 clients to help them prepare for a discussion with a property and casualty agent.

Personal Liability Review

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| Is the limit of the primary liability in the individual's homeowner insurance adequate? | <input type="checkbox"/> |
| Does the insurer offer a broad range of options that can cover excess liability? | <input type="checkbox"/> |
| Does the policy include personal injury as well as bodily injury? | <input type="checkbox"/> |
| Are defense costs outside the policy's liability limit? | <input type="checkbox"/> |
| Does the policy include automatic coverage for medical payments to others and property damage to others? | <input type="checkbox"/> |
| Is the policyholder covered during domestic and international travel? | <input type="checkbox"/> |
| If so: Does the international policy cover car rental? | <input type="checkbox"/> |
| Does the policy offer protection for injuries involving uninsured and underinsured drivers? | <input type="checkbox"/> |
| Does the insurer have an "A" financial rating? | <input type="checkbox"/> |
| 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? | <input type="checkbox"/> |

Personal Liability Review

Does the policyholder employ any household staff?	<input type="checkbox"/>
If so: Has the policyholder reviewed applicable tax and labor laws?	<input type="checkbox"/>
Have all employees filled out a detailed application?	<input type="checkbox"/>
Have all employees undergone a background check?	<input type="checkbox"/>
Are all work agreements in writing?	<input type="checkbox"/>
Does the policyholder match any of these special considerations?	<input type="checkbox"/>
Director of a nonprofit organization?	<input type="checkbox"/>
Board member of a public, private or nonprofit company?	<input type="checkbox"/>
Owner of an LLC or corporation?	<input type="checkbox"/>
Owner of a home-based business?	<input type="checkbox"/>
Part of a family office?	<input type="checkbox"/>
Owner of a rental dwelling?	<input type="checkbox"/>
Frequent home host?	<input type="checkbox"/>
Parent of children who drive or use the internet?	<input type="checkbox"/>
High public profile?	<input type="checkbox"/>
Is there an annual reassessment plan in place to evaluate the policyholder's changing needs?	<input type="checkbox"/>

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