



Possible Savings Opportunities For High Net Worth Individuals

Increasing Deductible Amount

Do you have homeowners and auto insurance policies with low deductibles? How much could you pay for a loss without significantly affecting your lifestyle?

We can estimate the premium savings you could achieve with a range of deductibles up to your maximum amount. This process allows you to assess the trade-off between risk and savings.

Package Discounts

Have you placed your auto insurance with one company and your homeowners insurance with another? Spreading the policies across different carriers not only increases the potential for gaps in coverage, it can diminish or negate the package discounts achieved when multiple policies are placed with one carrier.

We can handle all of your coverage needs so that the discount applies across the most insurance policies possible.

Loss Prevention Credits

You've collected beautiful homes, valuable collections, and luxury vehicles, but have you taken advantage of possible credits for safety systems to protect them, such as burglar alarms, water leak detection, and power backup systems?

We can help you combine the credits for various loss prevention systems which can reduce your homeowner and automobile premiums significantly.

Personal Property

Have you taken the time to list everything in your home — the furniture, rugs, artwork, appliances, kitchenware, electronics, clothes, lawnmowers, and so forth — and then estimated how much it would cost to replace? And if so, have you kept the list and values up to date?

We can help you calculate this, to ensure you're adequately covered, so you don't have to rely on a rough guess or a standard percentage of the home's structural value, usually 50 to 70 percent, when deciding how much coverage you'll need.

Umbrella Liability

In today's economic and social climate, do you increasingly fear becoming the target of a high stakes personal liability lawsuit? Your fears are well founded, but do you know how much umbrella liability coverage you should purchase?

We can help you make sure you match the combination of your net worth and future income stream, to protect your family and give yourself the utmost peace of mind.

Other Key Liability Concerns

Personal liability tends to be one of the most misunderstood and neglected categories of insurance. In addition to umbrella liability and uninsured/underinsured liability, two additional types of liability coverage bear mentioning:

- Employment Practices Liability for Domestic Staff
- Not-for-Profit Directors & Officers Liability

Valuable Collections

You've gone to great lengths to hold a significant portion of your total wealth in jewelry, art, wine and other valuable collections. Have you failed to adequately protect them?

We can help you gain the best protection with the added protection of a valuables policy for your collections.

Home Structure

Your main home and any vacation homes probably represent a significant, if not the largest, component of your family's net worth. Do you have the proper coverage in your homeowners policy?

We is critical to a wealth protection plan.

Other Structures

In addition to the primary dwelling structure on your property, do you have adequate coverage for other structures, such as a swimming pool, a tennis court, or a detached garage with a second-story guest room, to name a few examples? For high value homes or condominiums, the standard approach can be too restrictive.

We can help with appraisal to examine the property and determine the coverage required for other structures, instead of assuming the standard percentage range of the home coverage amount will suffice.