



Do you have the coverage you may need?

| | | Financial assessment |
|---------------------------------------|----|----------------------|
| Equity (in your home): | \$ | _____ |
| Personal property: | \$ | _____ |
| Investments: | \$ | _____ |
| Savings/checking: | \$ | _____ |
| Future wages: | \$ | _____ |
| <hr/> | | |
| Total amount you have At Risk: | \$ | _____ |

Current insurance protection

| | | |
|------------------------------|----|-------|
| Auto Liability: | \$ | _____ |
| Personal Umbrella Liability: | \$ | _____ |

| “At Risk” Gap (what you need vs. what you have) | | | |
|---|-----|----|----------|
| Gap in coverage? | Yes | No | \$ _____ |
| Personal Liability (Home/Condo/Renters): | | | \$ _____ |
| Personal Umbrella Liability: | | | \$ _____ |

| “At Risk” Gap (what you need vs. what you have) | | | |
|---|-----|----|----------|
| Gap in coverage? | Yes | No | \$ _____ |

Call me to talk about ways to fill the gaps!

If responsible for an accident, you may have to pay for:

Property losses

- Car damage
- Loss of use
- Towing
- Car rental
- Damage to personal property
- Damage to business property
- Environmental cleanup

Liability losses

- Modification to a home
- Pain and suffering
- Loss of essential services
(Lawn, housecleaning, etc.)
- Attorney fees
- Loss of wages
- Medical bills

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