

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

Is the limit of the primary liability in the individual's homeowner 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?	<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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