





OBJECTIVES

 Identify personal risks that are frequently overlooked and not addressed by insurance policies

Explore enhanced coverage and endorsements

 Review the latest trends in personal lines for all consumers



Homeowners: Dwelling and personal liability





Personal auto





"Toys"





"Toys"





Let's begin to assess





Is the residence a historical landmark or showcase home?





Is the residence located in a flood plain?





Jewelry valued in excess of \$1,500?





Firearms valued in excess of \$2,500?





Silverware valued in excess of \$2,500?





Furs valued in excess of \$1,500?





Property used in business?





Collections?



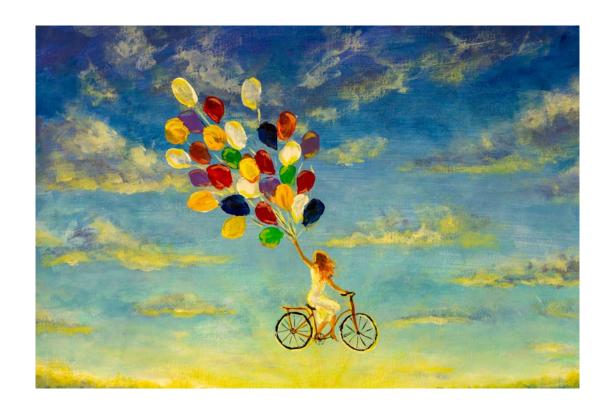


Antiques?



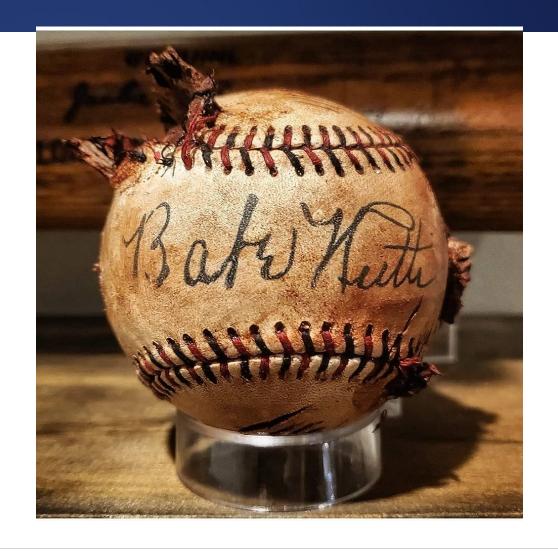


Fine arts?





Unusual items that should be scheduled?





More than \$250 cash on premises?





Is there personal property off premises?





LIABILITY

Any animals kept at the primary residence?





Does anyone in the household host a blog, group forum or similar internet activity?





Are there any bodies of water such as rivers, lakes, ponds, etc., located on the premises?



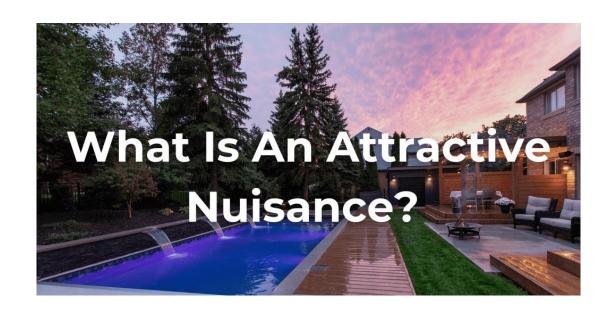


The "attractive-nuisance doctrine" imposes a duty on property owners to treat trespassing children the same as an invitee, ...





... and as a result, must exercise reasonable care to eliminate potential dangers or provide adequate warning.





Does any insured individual take an active role as an unpaid volunteer?

Does the organization provide liability and directors and officers coverage for their volunteers?



Is any insured acting as a trustee or executor of an estate?





Does the insured employ domestic help?





Does the insured own vacant land?





Does the insured own exotic pets?





Does the insured belong to any form of property owners' association?





Does the insured own, lease or rent additional residences?





Have cyber risks been addressed?





Does the insured have a personal umbrella with liability limits in excess of underlying retained limits?





Is uninsured and underinsured motorists' coverage provided under the umbrella?





UMBRELLA – OPTIONAL ENDORSEMENTS

Assisted living care liability

Excess home daycare liability

Auto liability following form

Excess incidental farming personal liability

Excess business pursuits

Excess permitted incidental occupancies liability

Excess home business liability



TRENDS















Are risks arising from non-business activities putting the business at risk?





Dialogue



