

DO YOU HAVE THE COVERAGE YOU MAY NEED?

FINANCIAL ASSESSMENT:

EQUITY (IN YOUR HOME): \$ _____

PERSONAL PROPERTY: \$ _____

INVESTMENTS: \$ _____

SAVINGS/CHECKINGS: \$ _____

FUTURE WAGES: \$ _____

TOTAL AMOUNT YOU HAVE AT RISK

\$ _____

CURRENT INSURANCE PROTECTION

AUTO LIABILITY: \$ _____

GAP IN COVERAGE? YES__ NO__

PERSONAL LIABILITY (HOME/CONDO/RENTERS): \$ _____

GAP IN COVERAGE? YES__ NO__

PERSONAL UMBRELLA LIABILITY \$ _____

(AKA: PERSONAL EXCESS LIABILITY)

“AT RISK” GAP (WHAT YOU MAY NEED VS. WHAT YOU HAVE)

\$ _____

CALL 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 HOME
PAIN & SUFFERING
LOSS OF ESSENTIAL SERVICES
(LAWN, HOUSE CLEANING ETC)
ATTORNEY FEES
LOSS OF WAGES
MEDICAL BILLS