

## DO YOU HAVE THE COVERAGE YOU MAY NEED?

### FINANCIAL ASSESSMENT:

**Equity (in your home):** \$ \_\_\_\_\_

**Personal Property:** \$ \_\_\_\_\_

**Investments:** \$ \_\_\_\_\_

**Savings/Checking:** \$ \_\_\_\_\_

**Future Wages:** \$ \_\_\_\_\_

**Total Amount You Have At Risk:** \$ \_\_\_\_\_

### CURRENT INSURANCE PROTECTION:

**Auto Liability:**

Gap in Coverage?  Yes  No \$ \_\_\_\_\_

**Personal Umbrella Liability**

**(aka: Personal Excess Liability):** \$ \_\_\_\_\_

**“AT RISK” GAP (What You May Need vs. What You Have)** \$ \_\_\_\_\_

**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 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 Home
- Pain & Suffering
- Loss of Essential Services  
(Lawn, house cleaning, etc.)
- Attorney Fees
- Loss of Wages
- Medical Bills