

This tool is for your use ONLY...no need to return it.

It's common to under estimate what you have at risk. By completing this, you'll have a clearer picture of how your current coverage compares to what's at risk. We hope you find this exercise helpful. Let us know if you have any questions.



Do you have the coverage you may need?

financial assessment

equity in your home: \$ _____
personal property: \$ _____
investments: \$ _____
savings/checking: \$ _____
total future earnings/wages: \$ _____

total amount you have at risk \$

current insurance protection

automobile protection

auto per accident liability limit: \$ _____
personal umbrella liability limit*: \$ _____

personal protection

personal liability limit (home/condo renter): \$ _____
personal umbrella liability limit*: \$ _____

auto incident total coverage \$

other incident total coverage \$

what you may need vs. what you have

Calculate your potential "at risk" gaps below from your totals in the boxes above.

auto incident "at risk" gap \$

other incident "at risk" gap \$

Call us 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 clean-up

liability losses

- loss of wages
- medical bills
- attorney fees
- pain & suffering
- loss of essential services
house cleaning, lawn care, snow removal, etc.
- modification to home

* personal umbrella policies typically provide coverage above and beyond the underlying policy limit; however, there are exceptions and coverage may vary between companies.