



IS A **PERSONAL RISK MANAGEMENT ASSESSMENT** PART OF YOUR FINANCIAL PLAN? What are your risk factors? What protection do you need? This simple guide helps you to answer these questions by pointing out the areas where you may face exposure.

Chubb is a pre-eminent provider of personal risk management products and services for successful individuals like you. We recognize that no financial plan is complete without a comprehensive risk and insurance analysis. For a referral to an independent insurance expert who can provide this analysis, contact your financial advisor or Chubb at 866.324.8222 or www.chubb.com.

IDENTITY THEFT	YES	NO
Do you or a family member use the internet for personal business?	<input type="checkbox"/>	<input type="checkbox"/>
Does any third party have access to your personal information (accountant, attorney, banker, domestic employees, etc.)?	<input type="checkbox"/>	<input type="checkbox"/>
Do you utilize up-to-date anti-virus and anti-spyware programs on all computers in your home?	<input type="checkbox"/>	<input type="checkbox"/>
Do you utilize wireless technology (laptop, phone, camera, etc.)?	<input type="checkbox"/>	<input type="checkbox"/>
Does your personal liability policy include coverage for identity theft?	<input type="checkbox"/>	<input type="checkbox"/>
Do you know the appropriate steps to take if you are a victim of identity theft?	<input type="checkbox"/>	<input type="checkbox"/>
Comments:		

TRAVEL	YES	NO
Do you or any family member travel outside of the United States?	<input type="checkbox"/>	<input type="checkbox"/>
Do you travel domestically or internationally more than three times per year?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have medical evacuation coverage if you become injured or ill overseas?	<input type="checkbox"/>	<input type="checkbox"/>
Does someone reside at or check daily on your residence while you are traveling?	<input type="checkbox"/>	<input type="checkbox"/>
Is your home protected by a central station burglar alarm?	<input type="checkbox"/>	<input type="checkbox"/>
Comments:		

PERSONAL LIABILITY	YES	NO
Do you employ domestic staff such as a housekeeper or nanny?	<input type="checkbox"/>	<input type="checkbox"/>
Do you serve as a director, officer or member of the board for a public, private and/or non-profit organization?	<input type="checkbox"/>	<input type="checkbox"/>
Do you conduct business from your home?	<input type="checkbox"/>	<input type="checkbox"/>
Do you make statements to the press?	<input type="checkbox"/>	<input type="checkbox"/>
Do you know how much liability coverage you have?	<input type="checkbox"/>	<input type="checkbox"/>
Have you updated your liability limits regularly to reflect your personal net worth?	<input type="checkbox"/>	<input type="checkbox"/>
Comments:		

PERSONAL SECURITY	YES	NO
Do you have children?	<input type="checkbox"/>	<input type="checkbox"/>
If yes, are they at home or away at school?		
Do you worry about personal security risks such as home invasion, child abduction or carjacking?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have insurance coverage for personal security threats to you or your family?	<input type="checkbox"/>	<input type="checkbox"/>
Comments:		

PERSONAL RESIDENCE	YES	NO
Has your residence been appraised for its insurance replacement value?	<input type="checkbox"/>	<input type="checkbox"/>
Do you know the amount your insurer will pay for a total loss to your home?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have flood insurance for your residence?	<input type="checkbox"/>	<input type="checkbox"/>
Do you own a secondary residence?	<input type="checkbox"/>	<input type="checkbox"/>
Has your agent presented you with various deductible options and the estimated savings for these options?	<input type="checkbox"/>	<input type="checkbox"/>
Comments:		

VALUABLE POSSESSIONS	YES	NO
Do you know how your insurance would respond if your personal property is damaged or destroyed?	<input type="checkbox"/>	<input type="checkbox"/>
Do you collect jewelry, fine art, silver or other fine possessions?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have dedicated insurance coverage (a valuable articles policy) for the items you collect?	<input type="checkbox"/>	<input type="checkbox"/>
Do you maintain a thorough inventory of your valuable possessions?	<input type="checkbox"/>	<input type="checkbox"/>
Comments:		

PERSONAL RISK MANAGEMENT	YES	NO
Do you review your insurance coverage with your agent on an annual basis?	<input type="checkbox"/>	<input type="checkbox"/>
Do you currently work with a captive agent or broker such as State Farm or Allstate (vs. an independent agent or broker)?	<input type="checkbox"/>	<input type="checkbox"/>
Comments:		

Depending on your answers to these questions, you may be personally exposed to risk and possible loss. An appropriate risk evaluation now will help protect your assets in the future.

For a referral to an independent insurance expert who can provide a risk evaluation, contact your financial advisor or Chubb at 866.324.8222 or www.chubb.com.

Client Name:



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