

Personal Insurance

Client Service Guide

I. Management Services:

- A. Organization of Insurance files
- B. Annual Insurance review
- C. Annual Insurance summary
- D. Annual premium review

II. Automobile Insurance Services:

- A. Annual review of **Liability** limits
- B. Annual Review of **Driver Classifications**
- C. Annual recommendations for **Physical Damage Deductibles**.
- D. Review for proper **Customization** coverage.
- E. Review for adequate **Towing and Rental Car Reimbursement** coverage.
- F. Confirmation of **Lease Interest and Loss Payee**.

III. House Insurance Services:

- A. Appraisal review for proper **Home Value** using *Marshall & Swift/Boeckh Residential Building Cost Guide* including structural additions and finished basements.
- B. Review of **Personal Property** coverage and values
 - Antiques
 - Jewelry
 - Furs
 - Recreational vehicles
 - Business activities on residence premises
 - Newly acquired personal property
- C. Review of Liability Changes:
 - Business activities on premises
 - Directorships discontinued or newly appointed
 - Domestic help ...Employment Practices coverage
 - Recreational vehicles

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IV. Review of Personal Umbrella:

- Adequacy of current limit relative to net worth

V. Review of Recreational vehicles, owned or rented:

- Boats / Jet Skis
- Golf Cart
- Mini Bike / ATV
- Travel Trailers
- Miscellaneous Recreational vehicles

VI. Claim Administration:

- Personal Claims service for all losses using State-of-the-Art follow-up procedures for timely and fair settlement.
- Value added services for total and partial Loss Settlements.