

Property and Casualty Checklist



SUMMARY LIMITS

HOMES	PRIMARY	SECONDARY	OTHER (E.G.RENTAL)
Dwellings			
Contents			
Liability			
Earthquake			

AUTOS	VEHICLE 1	VEHICLE 2	RV/BOAT/OTHER
Liability			
UM/UIM			

UMBRELLA	AGENT NAME
Liability	Personal
UM/UIM	Professional
	Commercial

CHECKLIST

- Are all your properties listed above (including any children co-signs)? yes no
- Are all your vehicles listed above (including boats, RVs, aircraft, etc.)? yes no
- Are your properties insured to current value? yes no
- Is your liability limit (including umbrella) at least equal to your net worth? yes no
- Does your UM/UIM plus umbrella UM/UIM equal at least \$1 - \$2 million? yes no
- Do you have earthquake coverage? yes no Are you comfortable with that decision? yes no
- Do you have flood coverage? yes no Are you comfortable with that decision? yes no
- Do you have any high risk factors, such as:

<input type="checkbox"/> Drivers under 21 or over 70	<input type="checkbox"/> Frequent international travel (kidnapping)
<input type="checkbox"/> High risk hobbies (eg. scuba-diving or sky-diving)	<input type="checkbox"/> Employ domestic help
<input type="checkbox"/> High profile name or career	<input type="checkbox"/> Board member on non-profit
<input type="checkbox"/> High performance vehicles	<input type="checkbox"/> Adult children on auto policies
<input type="checkbox"/> Active internet presence (cyber-risk)	<input type="checkbox"/> Valuable collectibles
- Do you have a high net worth insurance carrier?

<input type="checkbox"/> Chubb/ACE	<input type="checkbox"/> Nat Gen Premiere
<input type="checkbox"/> PURE	<input type="checkbox"/> AIG
- Do you have commercial risk exposure as business owner or professional risk exposure (i.e. errors and omissions, malpractice)? yes no
- Are you completely confident that your current insurance agent(s) have the expertise and service commitment to protect you against lawsuit risk over time as your financial situation evolves? yes no

IN CALIFORNIA

Carrie Babij, President
760-564-6800 • desertinsurancesolutions.com

IN ARIZONA

Kaycie Baker, Account Executive-Arizona Division
480-477-8043 • desertinsurancesolutions.com