

Property and Casualty Checklist



SUMMARY LIMITS

HOMES

Address of Dwelling	PRIMARY
	SECONDARY
	OTHER (E.G.RENTAL)
Dwelling Coverage Limit	PRIMARY
	SECONDARY
	OTHER (E.G.RENTAL)
Liability Limit	PRIMARY
	SECONDARY
	OTHER (E.G.RENTAL)
Earthquake Coverage	PRIMARY
<input type="checkbox"/> Yes <input type="checkbox"/> No	SECONDARY
	OTHER (E.G.RENTAL)
Flood Coverage	PRIMARY
<input type="checkbox"/> Yes <input type="checkbox"/> No	SECONDARY
	OTHER (E.G.RENTAL)

AUTOS

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

UMBRELLA

Liability Limit
UM/UIM Limit

AGENT NAME	INSURANCE COMPANY NAME
Personal	
Professional	
Commercial	

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CHECKLIST

1. Are all your properties listed above (including any children co-signs)? yes no
2. Are all your vehicles listed above (including boats, RVs, aircraft, etc.)? yes no
3. Are your properties insured to current replacement value? yes no
4. Is your liability limit (including umbrella) at least equal to your net worth? yes no
5. Does your UM/UIM plus umbrella UM/UIM equal at least \$1 - \$2 million? yes no
6. Do you have earthquake coverage? yes no Are you comfortable with that decision? yes no
7. Do you have flood coverage? yes no Are you comfortable with that decision? yes no
8. Do you insure jewelry or art? yes no
9. Do you have any high risk factors, such as:
 - Drivers under 21 or over 70
 - High risk hobbies (eg. scuba-diving or sky-diving)
 - High profile name or career
 - High performance vehicles
 - Active internet presence (cyber-risk)
 - Frequent international travel (kidnapping)
 - Employ domestic help
 - Board member on non-profit
 - Adult children on auto policies
 - Valuable collectibles
10. Do you have a high net worth insurance carrier?
 - Chubb/ACE
 - PURE
 - Berkley One
 - AIG
11. Do you have commercial risk exposure as business owner or professional risk exposure (i.e. errors and omissions, malpractice)? yes no
12. 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

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