

IDENTIFYING THREATS TO PRIVATE CLIENT WEALTH

ASKING THE RIGHT QUESTIONS

Risk Strategies Private Client Services prepares families and individuals to face a complex future with confidence. We partner with clients to improve resilience and minimize exposures to potential areas of increased risk and vulnerabilities.

RED FLAG QUESTIONS TO IDENTIFY GAPS & AREAS OF EXPOSURE:

- Have you recently had a **comprehensive review** of your personal insurance program?
- Do you currently **employ any domestic staff** (nanny, cleaner, gardener, house manager, etc.)?
- Do you and/or your family **travel internationally** for leisure or adventure?
- Do you or any members of your family sit on **for-profit or not-for-profit boards**?
- Do you own your **own business**?
- Do you own any **boats or yachts**?
- Do you fly private? Do you own a **plane or a fractional share of a plane**? Are you a member of a Private Jet Club?
- Do you have **Life Insurance** policies? If so, what type?
- Do you have **Flood insurance** on your primary home? Secondary homes?
- Do you have **Earthquake insurance** on your primary home? Secondary homes?
- Does your homeowners policy include **Wildfire defense solutions**?
- Do you have **Cyber coverage** for you and your family?
- Do you have collections of **fine art, jewelry, memorabilia**, or other collectibles?
- Are any of your assets or properties in the name of a **Trust or LLC**?
- Do you have an **Umbrella or Excess Liability policy**? Have you recently evaluated your policy limit?

LEARN MORE & START A CONVERSATION

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FOR MORE INSIGHTS AND RESOURCES, VISIT:

Private Client Risk Resilience Center at
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