

“I’m protected.”

What does that mean for you?

At Vizance, we’re always looking for ways to do more for our clients. That means helping you understand the full picture of how you’re protected today, and where your current personal insurance program may be falling short. With our Protection Outlook tool, you can get a snapshot of where you should consider taking simple steps to protect yourself even further.

	A	B
1. Is the current limit of your liability policy less than 100% of your net worth?	Yes	No
2. Have you had any major changes in your life in the past year such as birth, death, inheritance, job change or acquisition of a high valued asset?	Yes	No
3. Do you own a secondary residence?	Yes	No
4. Is any of your property held in a trust or a limited liability corporation?	Yes	No
5. Do you have teenage or college-aged children?	Yes	No
6. Do you currently sit on any not-for-profit boards?	Yes	No
7. Do you employ any domestic staff such as a nanny or housekeeper?	Yes	No
8. Do you or your family members travel regularly for business or pleasure?	Yes	No
9. Do you or a family member collect art, jewelry or fine wines?	Yes	No
10. Do you have a swimming pool, trampoline or pets in your home?	Yes	No
11. Do you own and operate a recreational vehicle, golf cart, jet ski or other watercraft?	Yes	No
12. Do you use social media?	Yes	No

Protection Outlook

For every “A” response you circled, give yourself 1 point. If you scored four or more points, there’s a good chance that the risks you and your family currently face may exceed the protections of your current coverage. If that’s the case, discuss the score with your advisor who can arrange for a more in-depth analysis of your risk profile.

