

For those who know

UMBRELLA LIABILITY ASSESSMENT TOOL

For those who know their lifestyle warrants protection for more than just bricks and mortar.

GUARANTEE GOLD® Umbrella liability coverage works to protect against events that could impact a substantial portion of our customers' future earnings and personal assets. Legal awards can escalate quickly and a minor incident could develop into a major lawsuit. While determining all of their insurance needs, our target customers are counselled by their brokers to consider how much they and their family stand to lose in the event of a lawsuit. We recommend that part of this process includes a risk assessment that considers lifestyle, travel preferences and destination choices, as well as reputational, professional, philanthropic and personal liability exposures.

We recommend clients review the following factors as an additional tool in determining the right amount of additional liability coverage.

RISK FACTORS:

(Mark "1" for every affirmative answer)

- | | |
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| <input type="checkbox"/> My household income is greater than \$200,000 | <input type="checkbox"/> I am active on social media including blogging, Twitter, Facebook, Instagram or other means of posting photos and comments online |
| <input type="checkbox"/> My net worth exceeds \$750,000 | <input type="checkbox"/> I volunteer as a director on a condominium/homeowners association board or nonprofit board of directors |
| <input type="checkbox"/> My occupation has increased public exposure (executive, politician, actor, author, celebrity, editor, foreign diplomat) | <input type="checkbox"/> I own a vacation home or seasonal property |
| <input type="checkbox"/> My vehicles are high-end (luxury automobile claims have a tendency to develop higher damages/awards) | <input type="checkbox"/> I own and/or operate firearms/guns |
| <input type="checkbox"/> My home(s) has a swimming pool, hot tub or spa | <input type="checkbox"/> My lifestyle includes frequent travel outside of Canada or at property I own in another country |
| <input type="checkbox"/> My assets include rental property (umbrella policies may cover wrongful eviction, unlawful entry, slander) | <input type="checkbox"/> I rent a car/vehicle when I travel outside of Canada |
| <input type="checkbox"/> My family owns a dog (especially breeds reputed to attack more often than others) | <input type="checkbox"/> I have domestic employees including live-in nannies, household assistants, gardeners, drivers, and/or occasional workers |
| <input type="checkbox"/> I entertain and often host events at my home(s) (dinner, pool, social, cocktail parties) | <input type="checkbox"/> I have a private attorney |
| <input type="checkbox"/> My daily/monthly routine includes transporting others, including children or the elderly | |
| <input type="checkbox"/> I own a motorboat, sailboat, personal watercraft or snowmobile | |
| <input type="checkbox"/> My children under 25 are permitted to operate watercraft and other vehicles I own | |
| <input type="checkbox"/> My children attend school away from home | |
| <input type="checkbox"/> My children have unsupervised access to personal electronic devices and internet connected computers | |

_____ Your Risk Score

Experience tells us that all GUARANTEE GOLD customers should protect themselves with additional liability coverage of at least \$1 million. We recommend that anyone with a score of five should consider a GUARANTEE GOLD Umbrella policy limit of at least \$5 million and those with a score of six or more may want to consider a \$10 million limit or more.

Please contact your independent insurance broker for a Guarantee Gold® quote today.