

PERSONAL INSURANCE

**Identifying Threats to
Personal Wealth**

Brown & Brown Personal Insurance specialists help families and individuals confidently manage risk in an evolving environment. We proactively help identify emerging exposures and align insurance strategies with the assets, responsibilities, and lifestyle you've worked hard to build.

Strategic Risk Review:**Key Questions to Help Identify Potential Gaps and Exposures**

- When was the last time your personal insurance program was comprehensively reviewed?
- Is your umbrella or excess liability limit aligned with your current net worth and overall risk exposure?
- Do your primary and secondary residences carry appropriate flood and earthquake protection?
- Does your homeowners coverage include wildfire mitigation or defense services, where applicable?
- Have you addressed personal cyber exposures that could impact your household?
- Does international travel create additional liability or medical risk for your family?
- Do you or your family members serve on boards that may increase personal liability exposure?
- Does your family own or operate any businesses that create additional personal risk?
- Are your life insurance policies structured to support long-term financial and estate planning objectives?
- Do you have assets titled in a trust or LLC that need to be properly scheduled and insured?
- Do you own boats, aviation interests, or specialty vehicles that require tailored protection?
- Are valuable collections, fine art, jewelry, or other collectibles properly appraised and insured?
- Do you employ domestic staff, and are related liability and workers' compensation exposures addressed?



About Brown & Brown

Growth has no finish line. Our team is with you along your growth journey to help find solutions that meet your ever-evolving insurance needs. Whether you are a highly complex multinational enterprise, an individual or anything in between, our experienced teams can help to find solutions at every stage.



Find Your Solution at [BBrown.com](https://www.BBrown.com)

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