



## Advisor Information

### Wealth preservation through custom insurance The benefits of personal risk management

As your clients accumulate wealth, their property and liability insurance needs become much more complex. This shift requires a fundamental change in one's approach to insurance—coverage alone cannot protect a successful lifestyle. Fortunately, you can point your clients to more appropriate solutions to safeguard assets, mitigate risk and support wealth preservation goals.

#### Look to Chartis

The Private Client Group at Chartis specializes in crafting customized programs for those with a lot to protect. Working through a select network of independent insurance advisors, we marry sound financial coverage with services designed to reduce the likelihood and severity of claims. Following is a sampling of our advantages available to your high net worth clientele:

#### Safeguarding homes

- In many instances, we can enable our policyholders to rebuild on-site to match the exceptional building quality of their homes—even if doing so exceeds the policy limits.
- If a private home is owned via an LLC, LLP or trust, we can craft the homeowners policy to align with that alternate structure.
- A broad range of coverage enhancements, including equipment breakdown and flood coverage, can be added to a policy to help protect the unique aspects of a home.
- Complimentary vulnerability assessments and proactive disaster planning services offer added protection from theft, fire, earthquake, wind and water damage.

#### Addressing liability exposure

- Insufficient liability insurance is one of the leading threats to personal wealth. We offer up to \$100 million in coverage to safeguard your clients and their families against claims of personal injury and property damage.
- Optional coverages can be added to address the risks that come with employing private staff or sitting on not-for-profit boards. Coverage also is available in the event of an auto accident caused by someone with insufficient (or no) insurance.
- Complimentary access to background checks on private staff helps your clients ensure that those taking care of their families and property are both qualified and credible.
- In the event of a claim, clients can select their legal representation from an extensive roster of the nation's preeminent litigation specialists (most insurers would leave them out of the process entirely).

## Protecting passions

- We appreciate the dedication it takes to build a unique collection of artwork, wine, jewelry, antiques and more. Our private collections policy offers comprehensive, worldwide coverage for a wide range of perils.
- Unlike a homeowners' policy, our private collections policy has no deductible.
- New acquisitions are immediately covered at the time of purchase.<sup>1</sup>
- In addition to robust insurance coverage, our in-house art collection managers are on call to help preserve the value of collections and keep them out of harm's way.

## Managing a successful lifestyle

- Regular-use automobiles, collector cars, motorcycles, golf carts, motor homes, etc. can be insured on a single policy at a competitive rate.
- Our yacht policy provides broad, worldwide coverage for virtually all types of risks.
- We strive to exceed expectations, and we are proud of the fact that policyholders responding to our claims satisfaction survey overwhelmingly rate our service as "exceptional."
- With a 90-year history, one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, Chartis enables our policyholders to manage risks with confidence.

Private Client Group  
affiliations:



For more information, please visit [www.chartisinsurance.com/pcg/advisor](http://www.chartisinsurance.com/pcg/advisor) or contact the Private Client Group strategic sales team at [strategicsales.pcg@chartisinsurance.com](mailto:strategicsales.pcg@chartisinsurance.com).

<sup>1</sup> Automatic coverage is effective for 90 days following the purchase; it is intended to allow ample time to add items to the policy.

Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc. Private Client Group is a division of Chartis Inc. Insurance is underwritten by a member company of Chartis Inc. This is a summary only. It does not include all terms and conditions and exclusions of the policies described. All references to claim settlement information are based on the loss being covered by the policy and are subject to change without prior notice. Please refer to the actual policies for complete details of coverage and exclusions. Coverage and supplemental services may not be available in all jurisdictions and are subject to underwriting review and approval. Services provided by third parties are not part of the insurance policy, are not guaranteed by Private Client Group and may be discontinued at any time.