



Are you 100% Certain

that you have the right coverage
and you're not overpaying?

Individual Insurance Risks



- **Health expenses** (medical, dental, vision)

- **Disability income loss**

- **Long-term care costs**



- **Life insurance need** (premature death)

- **Identity theft**

- **Personal liability**



- **Auto accidents** (liability and property)

- **Home/property damage** (fire, theft, weather)

- **Flood** (not covered by homeowners)



- **Earthquake**

- **Travel interruption**

- **Pet health**



- **Personal valuables** (jewelry, art)

- **Legal defense costs**

- **Umbrella liability gaps**

- **Cyber fraud** (phishing, scams)

Business Owner Insurance Risks

- **Key person death/disability**

- **General liability** (slips, falls, negligence)

- **Property damage/loss** (buildings, equipment)

- **Cyber liability/data breach**

- **Business interruption**

- **Product liability**

- **Professional liability** (E&O)

- **Employment practices** (harassment, wrongful termination)

- **Workers' compensation**

- **Commercial auto**

- **Directors & Officers** (D&O)

- **Succession planning failure**

- **Buy-sell funding**

- **Loss of revenue from lawsuits**

- **Supply chain or vendor disruption**

- **Regulatory compliance penalties**

- **Theft or internal fraud**

- **Contractual liability gaps**

- **Environmental or pollution claims**

- **Franchise or brand damage**

- **Reputation risk** (public relations crises)