Recommendations for Increased Protection from Potential Lawsuits

(Note: The recommendations below are for most clients, but each specific clients situation may vary.)

- Increase your Car Insurance deductible to $1000.
- Increase Home Insurance deductible to $2,500.
- Check for unnecessary charges on your Car Insurance policy, such as “rental car reimbursement” and “towing/roadside service” (I recommend using AAA).
- Make sure your Home Insurance policy has an appropriate amounts for your “dwelling” (which is the amount to rebuild your home - not including the land) and also for your “personal belongings”.
- Add up your annual savings after making these changes to both your car and home insurance policies.
- Ask how much it costs to purchase a $2 Million Umbrella Liability policy.
- Make sure your Home Insurance policy includes a “full replacement value”.
- Videotape or take photos of personal belongings and keep in a safe place outside your home.
- Purchase a paper shredder for personal items/mail to guard against identity theft.