



# Personal Client Management COVID-19 Guidance

**Oswald Personal Client Management is here to help to create a world of support and protection around you and your family.**

## Claims Advocacy

A unique advantage at Oswald, our dedicated and experienced team is here to assist and advocate on your behalf, from the time you experience an unfortunate loss and file a claim, until it is settled to your satisfaction.

## Thought Leadership

Our team delves deep into evolving risks impacting your exposures, delivering insight. These include updates in the insurance industry and topics, including properly protecting interests in short-term rental ownership, asset protection for vehicles, exposure created by social media use, property replacement cost and art collections, among many others.

## Expertise & Experience

Our team has well over one hundred years of combined experience focused on the design, implementation and management of our client's risk management programs.

## Annual Coverage Reviews

We regularly check in to ensure our client's coverage keeps pace with their changing lifestyles. Our clients receive a regular review of coverage, either annually or at other timing convenient for them. We know they juggle multiple priorities, and this can be accomplished using a variety of different methods.

## Global Reach

Our placement capabilities reach is global, as well as national. Through our carrier relationships and as an active Assurex Global Partner, we regularly negotiate and place coverage on exposures for our clients outside the U.S.

## MARKET TRENDS EVALUATION AND PERSONAL COVERAGE AUDIT

In addition to the insecurities caused by the ongoing COVID-19 pandemic, recent trends have impacted home, auto and liability premiums. These include weather and non-weather related losses (water), increased use and related costs of technology in homes and automobiles, supply chain issues, and rising costs of repairs and reconstruction of homes. All of these concerns have affected the insurance market.

We have heard of cases of individuals who did not have adequate insurance coverage, experienced a shortfall during a repair, or worse yet, when they had to rebuild. Scenarios like these could place your financial portfolio at risk. Proactive coverage changes and updates can be made to positively impact your program.

The pandemic has led many individuals and families to assess their personal insurance situation. It starts with a thorough audit of your existing exposures and coverages. Our team can conduct these audits for you and identify the gaps and opportunities to fortify your personal insurance solutions. Oswald's Personal Client Management team is here and ready to assist you.

**Visit our Oswald Personal Risk  
COVID-19 Information Hub**

[OswaldCompanies.com/personalrisk](https://OswaldCompanies.com/personalrisk)

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***For a comprehensive personal risk review, contact:***



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