

# Personal Risk Advisory Services

When you purchased your first car or home, perhaps you purchased coverage from a local 'mass market' insurance agent. As time goes on and your career, personal and professional responsibilities expanded, it's possible the insurance carrier you started with may no longer be sophisticated enough to provide the coverage and/or advisory services you need today.



## **The following questions are used to determine if a risk review is needed:**

- Is the current limit of your liability policy less than 100% of your net worth?
- Have you had any significant changes in your life in the past year such as a birth, death, inheritance, acquisition of high valued assets or a liquidity event?
- Do you own a secondary residence?
- Are any of your properties held in a trust or a limited liability corporation?
- Do you have teenage children?
- Do you currently sit on any not-for-profit boards?
- Do you employ any domestic staff such as a nanny or housekeeper?
- Do you or your family members travel regularly for business or pleasure?
- Do you or family members collect art, jewelry, fine wines, or other valuables?
- Do you have a swimming pool or trampoline at your home(s)?
- Do you own and operate a recreational vehicle, jet skis, jet boats or other mechanized watercraft?

## Six reasons to work with Oswald

### **1. Personalized Attention**

Our Personal Insurance specialists offer tailored solutions; protecting your lifestyle is our passion.

### **2. Proactive Consulting and Planning**

We provide solutions to meet our clients' ever-changing needs with pre-loss planning and post-loss advocacy.

### **3. Dedicated, In-House Team of Advisors**

Rather than being serviced by a remote call center, you speak with people you know.

### **4. Depth in Resources**

Working with Oswald, you gain access to our carrier relationships, service differentiators, and Oswald's suite of practices and expertise.

### **5. Paramount Claims Service**

We work directly with you and facilitate claims with you and the carrier. Our involvement begins with the initial contact and ends only when your loss has been settled to your satisfaction.

### **6. Annual Risk Assessment**

We help you minimize your risks and maximize your asset protection by identifying coverage deficiencies and gaps.

## When was the last time your advisor:

- Offered a comprehensive review of your coverage?
- Coordinated a formal appraisal of your home to determine true replacement cost?
- Recommended a prudent amount of liability/excess liability coverage you should carry?



## We provide these value-added services to our clients:

- Annual policy review
- Dwelling replacement cost appraisal
- Dedicated, in-house claims advocacy
- Special services for catastrophe prone areas  
hurricane and wildfire mitigation resources
- Consolidated placement with a single insurance carrier when possible
- Alignment of policy effective/expiration dates and billing
- Solutions for coastal exposures

## Services you can plan on

### Pre-loss planning:

- Property site assessment
- Pre-approved restoration and contractor vendors
- Loss mitigation recommendations
- Identification of uninsured exposures
- Predetermined list of contacts

### Post-loss advocacy:

- Arranging rental cars and body shops
- Loss “triage” prior to submission
- Resolution of coverage disputes
- Monitor losses and act as liaison between client and carrier
- Assist with subrogation and recovery efforts

To learn more, connect with me today.



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