

BEFORE YOUR NEXT RENEWAL

DON'T JUST RENEW.

7 questions every high-value homeowner should answer before their next insurance renewal.

A simple guide to understanding the home, liability and lifestyle you are actually protecting.

PLAIN ENGLISH

NO FLUFF

BUILT FOR HOMEOWNERS



PREPARED BY

JERRY KATZ · CEO

FOR HIGH-VALUE HOMEOWNERS & FAMILIES

PREMIER PROTECTION INSURANCE SERVICES

THE BIGGER PICTURE

YOU INSURED THE HOUSE. DID YOU INSURE THE LIFE AROUND IT?

A high-value home is rarely just a building. Your liability may extend across vehicles, watercraft, guests, employees, second homes and everything else connected to your lifestyle.

POOL**BOAT / YACHT****TEEN DRIVERS****HOUSEHOLD STAFF****MULTIPLE HOMES****FREQUENT GUESTS**

“Successful people question almost every major financial decision. Then their insurance renewal shows up, and they just pay it. The policy is the last thing I want to look at.”

JERRY KATZ CEO · JERRYKATZCEO.COM

BEFORE YOUR NEXT RENEWAL, ANSWER THESE SEVEN QUESTIONS.

QUESTION 01

WHAT ARE YOU ACTUALLY PROTECTING?

Not predictions. Prompts. Check everything that is part of your life today.

- | | |
|---|---|
| ☐ Primary residence | ☐ Waterfront residence |
| ☐ Second or vacation home | ☐ Rental or investment property |
| ☐ Pool | ☐ Trampoline |
| ☐ Boat / yacht / jet ski | ☐ Teen drivers |
| ☐ Multiple vehicles | ☐ High-value vehicles |
| ☐ Household employees | ☐ Frequent guests / entertaining |
| ☐ Kids' friends / sleepovers | ☐ Dog(s) |
| ☐ Art, jewelry, collections | ☐ Other: _____ |

THE HOUSE IS ONLY ONE PART OF THE RISK PICTURE.

QUESTION 02

IF YOU WERE SUED TOMORROW... DO YOU KNOW WHICH LIMIT RESPONDS?

Most homeowners know roughly what their home is worth. Far fewer can immediately tell you how much personal liability protection actually stands between a serious claim and their broader financial life.

Homeowners liability can start around \$100,000, and many homeowners carry \$300,000 to \$500,000. Umbrella or excess liability generally sits above home, auto and sometimes watercraft liability, and often starts around \$1 million. Limits and requirements vary by carrier.

FIND THESE NUMBERS	
HOME LIABILITY	\$ _____
AUTO LIABILITY	\$ _____
UMBRELLA / EXCESS	\$ _____
OTHER (BOAT, WATERCRAFT)	\$ _____

THE QUESTION ISN'T SIMPLY "DO I HAVE AN UMBRELLA?" IT'S WHETHER THE PROTECTION
FITS WHAT IS ACTUALLY AT STAKE.

General ranges: Insurance Information Institute (Triple-I). Your actual policies control.

QUESTION 03

HOME. AUTO. BOAT. UMBRELLA. DO THEY ACTUALLY WORK TOGETHER?

Multiple policies do not automatically mean coordinated protection. An umbrella generally sits above qualifying underlying policies and limits, subject to its own terms, and most insurers require minimum home and auto limits underneath it.

UMBRELLA / EXCESS LIABILITY

**HOME LIABILITY****AUTO LIABILITY****BOAT LIABILITY**

If scheduled / eligible

ASK YOURSELF

? Do my underlying limits meet what the umbrella requires?

? Is every vehicle, boat and property listed where it should be?

? New driver, new boat, new home since the umbrella was written?

THIS IS THE GAP WE FIND MOST OFTEN.

QUESTION 04

HOW MUCH WEALTH COULD BE EXPOSED?

This worksheet is private. It's for you, not a form. Put what you've built next to the protection in front of it.

WHAT YOU'VE BUILT (PRIVATE)	
REAL ESTATE	\$ _____
CASH AND INVESTMENTS	\$ _____
BUSINESSES	\$ _____
VEHICLES, BOATS, COLLECTIONS	\$ _____
FUTURE INCOME / EARNING POWER	\$ _____
KNOWN LIABILITY PROTECTION (Q2)	\$ _____

Note

Watercraft is not automatically covered under homeowners insurance, and social-host liability varies by state and circumstances. There is no simple formula for the right limit; it takes a household-specific analysis.

QUESTION 05

WHAT'S THE LAND WORTH? WHAT ARE YOU ACTUALLY REBUILDING?

Market value can reflect location, land, waterfront access, scarcity and demand. Insurance has to address a different question: what would the physical structure actually cost to rebuild?

YOUR NUMBERS	
MARKET VALUE	\$ _____
LAND / LOCATION VALUE	\$ _____
CURRENT DWELLING LIMIT	\$ _____
KNOWN REBUILD ESTIMATE	\$ _____

YOU DON'T INSURE THE OCEAN.

But that does not automatically mean your coverage should be lower. Lender requirements, construction cost, catastrophe exposure and policy terms still matter.

UNDERSTAND THE NUMBERS. DON'T BLINDLY ACCEPT THEM.

QUESTION 06

DO YOU KNOW THE FACTS BEING USED TO INSURE YOUR HOME?

If you have a mortgage, there's another party whose contract matters. Start there.

01 **WHAT DOES MY LENDER ACTUALLY REQUIRE?**
Get it in writing. Don't rely on assumptions.

02 **ROOF YEAR, YEAR BUILT, CONSTRUCTION**
Are they accurate on the policy?

03 **SQUARE FOOTAGE AND ELEVATION**
Is the square footage right? Elevation certificate, where relevant?

04 **PROTECTIVE FEATURES AND DOCUMENTATION**
What's on file, and what the carrier has actually seen.

Warning

Lender requirements must be honored unless a legitimate modification or waiver is agreed to. A property characteristic may create a credit, an eligibility difference or no change at all. It depends on the carrier, the state and the risk.

QUESTION 07

HOW MUCH RISK ARE YOU COMFORTABLE KEEPING?

Sophisticated risk management starts by knowing what you are transferring and what you are retaining. A \$2,500 deductible and a \$25,000 deductible aren't just insurance decisions. They're liquidity and risk-tolerance decisions.

✓ **LIQUIDITY**

How much cash do I actually keep available?

✓ **ABSORB**

What deductible could I comfortably absorb?

✓ **RETAIN**

What smaller losses could I rationally keep?

✓ **TRANSFER**

What catastrophic losses do I want someone else to carry?

✓ **DECIDE**

Do my deductibles reflect a decision, or a default?

NOT MORE INSURANCE. NOT LESS INSURANCE. UNDERSTAND THE RISK.

THE 10-MINUTE TEST

CAN YOU SAY "YES" TO ALL 7?

- ☐ I know what I am actually protecting.
- ☐ I know which liability limits respond if I am sued.
- ☐ I know whether home, auto, boat and umbrella work together.
- ☐ I understand how much wealth could be exposed.
- ☐ I understand land value versus rebuild cost.
- ☐ I know the important facts being used to insure my home.
- ☐ I understand how much risk I am comfortable keeping.

COULDN'T ANSWER EVERYTHING CONFIDENTLY?

That doesn't mean something is wrong. It means you now know what deserves a closer look.

FOLLOW THE CONVERSATION

THIS IS THE PART NOBODY POSTS ONLINE.

I break down the real risks, the structures and the mistakes I see every week. If this checkup was useful, follow along. It's where the next one starts.



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THE PREMIER APPROACH

THE POLICY COMES LAST. THE WHOLE PICTURE COMES FIRST.

YOU

ASSETS

PROPERTY

LIABILITY

DEBT

LIQUIDITY

RISK TOLERANCE

THEN THE INSURANCE

Premier calls this Total Asset Optimization. Instead of beginning with a policy, the goal is to understand the person, the assets and the economic reality first, and then determine how insurance should support them.

Most insurance conversations start with "send me your policy and we'll quote it." We think that's backwards. Your insurance may already be structured appropriately. That's a good outcome. The point is to understand what you have and whether it still fits the life you're living.

TAO IS THE METHODOLOGY.

It is not the hook. The hook is simpler: don't just renew. Understand it first.

NEXT STEP

COULDN'T CONFIDENTLY ANSWER ALL 7?

Let Premier take a private second look.

A Private Home Risk Review starts with your situation, not with shopping your policy.

WE LOOK AT

- | | |
|--|--------------------------|
| ✓ Your home | ✓ Your liability |
| ✓ Your lifestyle exposures | ✓ Your current insurance |
| ✓ Your renewal timing | ✓ Your risk tolerance |
| ✓ What deserves attention, if anything | |

REQUEST YOUR PRIVATE HOME RISK REVIEW →

Private · No obligation

“The policy comes last. The whole picture comes first.”

JERRY KATZ · CEO, PREMIER PROTECTION



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