



PRIVATE RISK GROUP

Protecting and preserving your assets requires a high level of expertise and unparalleled personal service.

You've worked hard to build your personal net worth and require unique protection not available on standard insurance policies. At Odell Studner, we take a proactive approach in developing a personalized insurance and risk management plan tailored to your needs. In selecting coverage to protect your personal assets – such as your homes, vehicles, jewelry and other valuables – our goal is to provide broad coverage first while maintaining competitive rates. Our approach eases the stress of dealing with unforeseen and unfortunate circumstances.

PERSONAL RISK ANALYSIS

Through our gap analysis and risk review, we will:

- Evaluate your current circumstances and existing program in relation to your risk tolerance
- Identify potential uninsured and underinsured exposures
- Identify coverage duplications and deficiencies
- Evaluate insurance to value on all property
- Identify any “contingent” exposures created through community or non-profit board involvement, foreign travel and general lifestyle

PROGRAM DESIGN

Based on your personal risk analysis and our subsequent discussions, we outline an insurance and risk management program that responds to your needs, protects your assets at risk and is cost-appropriate.

SERVICES

At Odell Studner, we proactively manage your program to ensure that your coverages remain up-to-date and meet your changing risk profile. Every client is assigned an experienced account executive who manages your program and serves as your consistent point of contact.

VALUE-ADDED SERVICES

In addition to core services, our Private Risk Group provides many value-added offerings, including:

- Appraisal services for your home, fine art, jewelry and other collectibles
- Home contents, video and inventory services
- Home scans to detect hidden moisture and electrical problems
- Flood consulting services
- Cyber safety and security audits
- Background checks for hired staff

PRODUCTS

A partial list of coverages offered includes:

- Homeowners, including secondary and seasonal homes
- Valuable articles and collections
- Flood, earthquake and wind
- Automobiles, including collector and classic vehicles
- Private watercraft and aircraft
- Personal excess and umbrella liability with limits up to \$100 million
- Group personal excess liability programs through your employer
- Employment practices liability for hired staff
- Workers' compensation for hired staff
- 831(b) micro-captives

To learn more about our Private Risk Group, contact Linda Pittounicos, CIC, AAI:
[484.586.3936](tel:484.586.3936) | lpittounicos@odellstudner.com

