

## Personal Lines Services and Offerings

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Here is a rough list of personal lines services that can be offered:

1. Home inventory list (they can fill out)
2. Home inventory video guide (paper on how to capture the right information... receipts, brand, etc.)
3. Home inventory service (you or someone you hire does the video inventory)
4. Jewelry appraisal services (and possible event at office to bring in prospects and clients... wine/cheese)
5. Gun appraisal services
6. Art & Wine & other Collectibles appraisal services (and possible event at office to bring in prospects and clients... wine/cheese)
7. Cyber guide (how to manage and protect your data online)
8. Social media guide (including Brand Aid! Lol)
9. Drone research and support
10. Life insurance analysis
11. Personal Balance Sheet review for proper limits of liability coverage
12. Children education (how insurance is priced. How insurance works.)
13. Senior Parent insurance support (annual review of coverage and guidance on the right insurance amounts)
14. Home employee guidance – Domestic Staff (work comp, rules and guidelines). This is a white paper you would develop for laws in your state. Hiring guides are also valuable.
15. Travel Guide for overseas travel. Includes medical coverage options as well as kidnap/ ransom.
16. Home inspection for reduced costs due to utility efficiency as well as insurance cost reduction with certain upgrades.
17. Board of Director review. Reviewing BODs served on to determine if limits of liability match and are sufficient
18. Identity Theft protection services (we have a new one we have just brought on as a strategic partner at InCite. Very affordable and high quality)
19. Insurance to value appraisal.

20. Overall insurance education programs (live events or newsletters). Includes how insurance works, co-insurance, deductibles, pricing, etc.
21. Guide to home entertainment and potential liability concerns to be aware of when entertaining.
22. Contractor guide. If they hire contractors, what should they do? Work comp check, certificate of insurance, other.
23. Claims Advocacy Service – Creating a packaged process of how you will hand hold a client through a claim. If they have had a claim in the past, they will see value in this service!
24. Personal wellness or fitness. Personal trainer relationship and discount.
25. Auto accident training. How to use your phone to document an accident. What you should and shouldn't say at the scene. What you should and shouldn't say in the claims process.
26. Coverage Gap Analysis – Identifying potential gaps of things like proper underlying limits on all policies before umbrella, multiple property coverage comparisons, medical pay amounts, liability limits, flood coverage, etc.
27. Business to Personal coverage analysis. This service provides an analysis to see if items of risk fall into the right categories and the insurance is in place for both (great cross selling strategy).
28. Develop balance sheet tool to help them figure it out.
29. Pets
30. Kidnap and ransom