



Personal Liability Risk Scorecard

Everyone is at risk for being the target of a personal liability lawsuit, potentially for millions of dollars. But some people are more at risk than others, especially if they have substantial assets.

How much are you at risk of being sued? Complete our personal liability risk scorecard to get a rough idea. To really find out, meet with an independent insurance agent or broker. Liability coverage is the most common and serious area of underinsurance, according to our survey of independent insurance advisors.

Risk	Calculation	Score
What is your net worth, including both financial and tangible assets?	<\$2 million = 0 points (pt.) \$2 million to <\$5 million = 1 pt. \$5 million to <\$10 million = 2 pts. \$10 million to <\$20 million = 3 pts. \$20 million to <\$50 million = 4 pts. \$50 million + = 5 pts.	
How many homes, including apartments and condominiums, do you own for residential purposes?	#__ homes X 1 pt. each	
How many swimming pools, hot tubs, ponds, and trampolines are on all your properties in total?	#__ X 1 pt. each	
How many dogs, horses, or other large animals do you own?	#__ X 1 pt. each	
Do you own vacant land or land (such as beachfront) to which the public has access?	Yes, vacant land = 1pt. Yes, land with public access = 2 pts.	
Do you lease out any of your land for farming or agricultural purposes?	Yes = 2 pts.	
Do you lease out any of your land for hunting purposes?	Yes = 3 pts.	
Do you operate a business or side business that brings clients or customers to any of your homes or properties on a regular basis, such as a dentist office, small farm, horse stable, or vineyard?	Yes = 3 pts.	
How many household staff do you employ more than 15 hours per week?	#__ X 1 pt. each	
Are any of your homes undergoing major renovations, or are you planning major renovations to any of your homes?	Yes = 3 pts.	
How many automobiles do you own?	#__ autos X 1 pt. each	
How many of those automobiles are high performance sports cars or cars that cost more than \$100,000 new, excluding those that are mainly for collecting purposes and rarely driven?	#__ autos X 1 pt. each	
How many people have regular use of your vehicles?	#__ drivers X 1 pt. each	
Subtotal		

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Personal Liability Risk Scorecard (cont'd)

Risk	Calculation	Score
Subtotal from first page		
How many of the drivers are under the age of 26?	#__ drivers X 3 pts. each	
Does anyone in your household serve on a charitable board?	#__ people serving X 1 pt. each	
Do you or a member of your household manage a family trust?	#__ trusts managed X 1 pt. each	
Do you rent out other properties you own?	#__ tenants X 2 pts. each	
How many small powered recreational vehicles, such as motorcycles, personal watercraft, ATVs, and boats under 40 feet in length do you own?	#__ X 3 pts. each	
How many boats 40 feet or more in length do you own?	#__ X 2 pts. each	
Do you or a member of your household have a prominent public profile?	Yes, at the national level = 3 pts. Yes, at the state level = 2 pts. Yes, at the local level = 1 pt.	
How many family members actively participate in online social networks?	#__ people X 1 pt. each	
How many times per year do you host parties or events in your home numbering more than 25 people?	#__ X 2 pts. each	
Total		

What Does Your Score Mean?

Total Score	Level of Exposure	Implications
> 50	Very high exposure to a wide variety of personal liability risks.	Regardless of your score, if within the past year you have not reviewed <i>all</i> the risks in this scorecard with an independent insurance agent or broker to evaluate your need for liability coverage, you should consider doing so as soon as possible. The lower your score, the lower the cost of coverage should be. The higher your score, the more urgent it is for you to contact an agent.
36 – 50	High exposure to a variety of personal liability risks.	
26 – 35	Moderate exposure to personal liability risks.	
15 – 25	Fair exposure to personal liability risks relative to other affluent families.	
< 15	Low degree of exposure to personal liability risks relative to other affluent families.	

Important Notice: This scorecard is advisory in nature. No liability is assumed by reason of the information in this document. Policies issued by Bankers Standard Insurance Co. and ACE Insurance Company of the Midwest.