



MARSH

Private Client Services

1166 Avenue of the Americas  
New York, NY 10036

You've worked hard to build a rewarding lifestyle.

**Is it properly protected?**

*“I recommend Marsh Private Client Services to all my friends and associates.”*

*—A long-standing Marsh client*

Far too many financially successful individuals and families have personal property and casualty insurance that is inadequate — or even inappropriate — for the greater-than-average level of risk they face every day. The unfortunate fact is that they have never received the expert advice and consultation they need to effectively address the higher complexity of their risk exposures.

For more than thirty years, we at Marsh Private Client Services have been pioneers in the field of personal risk management and insurance solutions for affluent clients. We recognized that the cookie-cutter approach followed by most insurance companies didn't make sense for everyone, so we built our business by customizing personal insurance programs for each of our clients, one client at a time.

The enclosed fact sheet provides a list of common indicators of heightened personal risk associated with an affluent lifestyle. We invite you to take a moment to review them, because chances are that one or more apply to your situation.

If so — and if you don't have the right insurance program in place — a major accident, lawsuit, or other form of loss could put your existing assets and financial future in serious jeopardy.

Marsh Private Client Services is here to help you avoid that possibility. We provide personal insurance and risk management services for your entire portfolio of personal assets, from home and auto to fine art and collectibles to personal liability. When you become our client, you receive the attention of a dedicated Marsh Personal Risk Advisor who will take the time to learn your unique risk profile, which encompasses your personal assets, risk factors, and tolerance for risk. Your advisor will also identify unaddressed or under-addressed exposures, present objective recommendations tailored to your specific circumstances, and then secure you the coverage options best suited to your personal insurance needs.

If your current insurance company doesn't fully understand your risk profile, or doesn't have the expertise to help you build an appropriately responsive personal insurance program, isn't it time to have a conversation with someone who does?

We personally invite you to speak with a Marsh Personal Risk Advisor to learn more about our personal insurance and risk management services and to take advantage of a complimentary personal risk review. Simply call us at **866 687 7867**, email **marshpcs@marsh.com**, or complete and return the enclosed reply card in the envelope provided.

You deserve to feel confident that your personal assets are properly protected.

Sincerely,

Marsh Private Client Services

## THE NEXT LEVEL OF PERSONAL INSURANCE



Too often, individuals and families who have succeeded in building a rewarding lifestyle for themselves do not have an adequate insurance and risk management program in place to protect it.

Building a comprehensive insurance program customized to your unique personal and financial circumstances requires specialized knowledge, expertise, and coverage. Yet most insurance companies take a one-size-fits-all approach that can leave you dangerously underinsured against a wide range of risks, from home flooding to loss or theft of valuables to personal liability lawsuits.

Marsh Private Client Services (PCS) takes a different approach. Each of our clients works with a dedicated Marsh Personal Risk Advisor who has years of experience in a full range of personal risk and insurance issues. We start with a comprehensive personal risk review, analyze your unique risk profile based on assets and lifestyle, and then provide recommendations to improve your existing insurance program. We also offer:

- Access to premier specialty insurers who focus on financially successful families and individuals.
- Comprehensive and impartial advice.
- Ongoing oversight of your insurance program to keep pace with changes in your risk profile and insurance needs.

We have applied our consultative approach to build and maintain uniquely effective personal insurance programs for nearly 20,000 clients. We can do the same for you.

### COMMON INDICATORS OF INCREASED RISK

If you answer “yes” to any of these questions, you are likely to have specialized insurance needs.

- Do you own more than one residence, including any vacation home(s)?
- Do you own a custom-built or historic home?
- Do you plan to remodel or expand an existing home?
- Do you co-own or have property in trust or share ownership in an LLC?
- Do you collect fine art, jewelry, silver, wine, or other valuables?
- Do you collect automobiles — antique, luxury, or exotic?
- Do you employ domestic staff or use a domestic staffing service?
- Do you own a personal aircraft, yacht, or other watercraft?
- Do you own thoroughbred horses, a ranch, or a farm?
- Do you travel internationally?
- Do you serve on the boards of any profit or not-for-profit organizations?



## ABOUT MARSH

Marsh Private Client Services is a division of Marsh, a world leader in providing comprehensive risk and insurance services and solutions.

For more than 30 years, Marsh Private Client Services has focused on providing personal risk management to successful individuals and families who value personalized advice and consultation.

We build long-lasting relationships with our clients through our commitment to detail and superior service. We begin every client relationship with a complete personal risk management review. We analyze your current risk profile and insurance program, taking into account both present circumstances and future plans. We then construct a comprehensive set of recommendations for an insurance program uniquely tailored to you.

We maintain close relationships with the nation's top specialty insurance carriers, specifically those catering to affluent individuals and families. And, as part of Marsh, the world's leading insurance broker, we use our market strength to obtain the optimal insurance coverage for you.

**Marsh Private Client Services. The intelligent choice for people who want to manage risk.**

To talk with a Marsh Personal Risk Advisor, please call us at 866 687 7867, email [marshpcs@marsh.com](mailto:marshpcs@marsh.com), or complete and return the enclosed reply card in the envelope provided.

Marsh is one of the Marsh & McLennan Companies, together with Guy Carpenter, Mercer, and Oliver Wyman.

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## OUR SPECIALIZED YACHT EXPERTISE

Marsh PCS also gives you access to insurance professionals with highly specialized expertise in risk categories such as fine art, equestrian, private aviation, and yacht.

Yachts are among the most valuable and complex personal assets to insure. In addition to the vessel and its contents, exposures can arise from a captain and crew, chartering activity, navigation limits, emissions, warranties, and contractual liability.

Marsh PCS is unique in the industry for our breadth of yacht-related knowledge and the global resources we have available for the yacht owner. We help our clients manage their risk by working together with owners, captains, builders, maritime attorneys, and a host of other advisors to ensure we've considered their unique exposures and to create a correspondingly responsive insurance program.

For more than 30 years, Marsh Private Client Services has focused on only one thing: providing insurance consultation, solutions, and services to successful individuals and families.



We would like to offer you a complimentary review of your personal risk profile and current insurance program. This review will help you determine whether your current insurance policies provide appropriate and adequate coverage.

☐ Please contact me to schedule my complimentary personal risk and insurance review.

Name .....

Address .....

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Telephone .....

E-mail .....