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| **Make Sure Your Wealth Is Protected****When you’re wealthy, you have a lot to lose—through property damage/loss, liability lawsuits, expensive medical treatments, and income interruption. It’s important to know what types of insurance policies will cover you when things go wrong.**Protecting your wealth is an important obligation you bear to ensure the well-being and comfort of you, your family, and loved ones. Among the many precautions you can take, none is more important than developing and executing a comprehensive insurance strategy.**Protect your assets.**In addition to your primary home, you might also own one or more vacation homes and other personal properties that require home insurance. The policy should cover the replacement value of your belongings, and may require additional coverage for expensive items like collectibles, jewelry, musical instruments, etc. You will also need the appropriate insurance for your cars, boats, aircraft, and other vehicles.**You may be a tempting target.**We live in a litigious society, and the affluent have more to lose. You can use liability insurance to cover expensive lawsuits and judgements that can easily run into 7-digit territory. An umbrella liability policy covers claims that exceed your regular asset insurance. The policy covers you and the members of your household against costs arising from injury to others and damage to their property. Umbrella insurance can be relatively cheap, so it’s easy to buy enough high-dollar coverage to protect against virtually any contingency.**Medical expenses can dwarf insurance premiums.**There is no doubt health insurance can be expensive, but the premiums you pay for a gold-plated policy are small compared to the huge costs of top-quality care. While the Affordable Care Act (ACA) policies are a good start, a “Cadillac” plan will cover you against any out-of-pocket expenses, including costly treatments and expensive prescription drugs. You should also consider a generous long-term care policy that will pay for extended care should you become seriously or chronically ill.**Protect your income from interruption.**If you are injured or ill, your health insurance can cover your medical costs, but you also want insurance to compensate you for lost income. Disability insurance will pay you benefits when you can’t work. Your goal is to obtain a policy that will pay sufficient benefits for as long as necessary so that you don’t have to worry about lost income. If you run your own business, you will need extensive business insurance, including key-person policies to protect you when important employees become unavailable.**You may need an integrated insurance plan.**Piecemeal insurance portfolios may leave coverage gaps, provide insufficient coverage amounts, and sacrifice package discounts. Contact me today for a comprehensive review of your insurance coverage. Together, we can create a plan to help shield your wealth against life’s unanticipated events.

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