



CBIZ INSURANCE SERVICES  
PERSONAL LINES



## CBIZ INSURANCE SERVICES PERSONAL LINES

### Protecting Your Assets

You've worked hard to obtain your wealth and build a lifestyle. We believe you deserve more than a cookie cutter approach to the insurance program protecting your homes, autos, and other personal property.

CBIZ Insurance Services is a full service insurance brokerage firm, specializing in managing risk for owners of fine homes, automobiles, and distinctive personal possessions. Identifying and insuring against the hazards that threaten your lifestyle are what we do. However, we do not simply write insurance policies. CBIZ will become one of your most important partners in protecting your lifestyle and financial stability.

CBIZ provides sound advice and options through the finest insurance products available. That's something you can't get browsing the internet or working with agents who represent only one company. As an independent broker, we represent many quality insurance carriers with solid financial ratings. This enables us to offer you the best protection available for your insurance dollars. CBIZ works with the top insurance companies in the country to individually craft insurance programs tailored to your specific needs, and we follow up with stewardship of your insurance program for the long term.

### Product Overview

CBIZ offers a full range of insurance products to meet your personal insurance needs:

- High Value Homeowners
- Auto – High Performance/ Value & Classic Cars
- Boat, Yacht, RV, Aviation
- Recreational Vehicles (Snowmobiles/ATVs)
- Wine, Fine Art & Collectibles
- Jewelry & Furs
- Flood & Excess Flood
- Domestic Workers Compensation
- Condo Owners & Renters
- Excess Liability Coverage

### Optional Coverage Highlights

- Identity Fraud & Embezzlement Expense
- Kidnap & Ransom
- Employment Practices Liability
- Guaranteed Replacement Cost
- Worldwide Liability Coverage
- Full Value on Total Auto Losses
- Up to \$100,000,000 on Excess Liability Policy
- Personalized Property Valuations
- Original Manufacturer Auto Parts
- Unlimited Additional Living Expenses
- Protection for Personal Injury Lawsuits
- Equipment Breakdown
- Non Profit Directors & Officers Coverage
- Family Office Coverage
- Home Invasion, Stalking & Carjacking
- Travel Protection
- Wedding Insurance





## How CBIZ Works For You

To ensure you receive the best coverage and highest level of personal service, we...

- conduct a thorough analysis of risk exposures for your home, personal possessions, automobiles, and leisure and volunteer activities.
- review your current insurance coverage for quality and value.
- identify coverage deficiencies and make recommendations to upgrade your insurance program where necessary.
- offer broad options in coverage, carriers, and customer services.
- oversee claims handling to ensure your satisfaction.
- keep in contact to ensure your insurance keeps up with your changing lifestyle and needs.
- provide 24/7 emergency access to experienced, licensed agents.
- monitor insurance markets for new and innovative products.

## Experienced Professionals & Superior Service

Our Personal Lines department consists of regional personal risk consultants and a National Customer Service Center available via a toll-free number. Our seasoned account executives have the expertise to uncover insurance exposures that you may not have considered and then will propose an insurance program to fit your current lifestyle and needs. As a result, the CBIZ team is uniquely positioned to provide sound advice and insurance program alternatives to you.

CBIZ's licensed and highly-trained claims professionals quickly process claims, offer valuable assistance and advice, and will advocate for you when needed. Our Claims Representatives handle thousands of claims each

year and can help guide you through what are often the most difficult times of your life. Having a CBIZ Claims advocate on your side will be invaluable should a loss occur.

Our National Customer Service Center has a full staff of licensed, Professional Personal Account Specialists available to provide quality assistance to our clients. Hours of operation are 7:30 am to 6:00 pm Monday through Friday with 24/7 emergency access to qualified and licensed agents in case of a serious loss. We're here when you need us.

**You can rely on CBIZ Insurance Services for the resources of a national insurance agency and the personal service of a local office. We work with many insurance companies, but we work for you.**

For a free, no obligation review of your insurance program and a competitive rate comparison, please call us toll-free at 1-800-684-2474.



\*This information is a presentation to highlight coverages and cannot serve as a substitute for actual insurance contracts. Further clarifications of coverages, conditions, and/or exclusions may be obtained from the specific insurance contracts.



## MULTIPLE SERVICES WITH A SINGLE FOCUS: YOUR SUCCESS

**Growth and Success. Efficiency and Profitability.** It's likely these goals are top priorities for your business. It's also likely that the daily distractions of financial, employee, and technology issues diminish your ability to focus on those goals.

CBIZ enables you to dedicate your time to critical business matters by providing custom solutions that help you manage your finances, employees, and technology systems.

We offer clients exceptional quality and diverse capabilities with the personal attention your business needs and deserves, all with a single focus: your success.

For more information, contact your local CBIZ Advisor or call our toll-free help line, **1-800-684-2474.**

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## NATIONAL RESOURCES; PERSONAL SERVICE

### EMPLOYEE MANAGEMENT SERVICES

- GROUP HEALTH
- PAYROLL
- HUMAN CAPITAL SERVICES
- COBRA / FLEX
- RETIREMENT SERVICES
- RISK MANAGEMENT
- PROPERTY & CASUALTY INSURANCE
- WEALTH MANAGEMENT

### FINANCIAL SERVICES

- ACCOUNTING & TAX
- VALUATION
- INTERNAL AUDIT
- MERGERS & ACQUISITIONS
- FINANCIAL ADVISORY
- SOX CONSULTING
- COMMERCIAL & PERSONAL INSURANCE
- FOCUSED INDUSTRY SERVICES

### TECHNOLOGY SERVICES

- TECHNOLOGY CONSULTING
- SOFTWARE SOLUTIONS
- HARDWARE, NETWORKING & INFRASTRUCTURE



Your Business Just Got Easier.

[www.cbiz.com](http://www.cbiz.com)