

## LIFE'S PATH CAN LEAD TO UNEXPECTED PLACES

At Frank Crystal, we remain dedicated to addressing your risk management needs, regardless of the expected and unexpected turns your life may take.

Here are some of the most commonly overlooked risks to keep in mind:

- Domestic Employees**  
Standard Excess Liability contracts exclude claims resulting from a domestic employee – whether allegations of personal injury or employment practices (e.g. sexual harassment, wrongful termination, discrimination, etc.). Many states require that Workers' Compensation and Disability insurance be provided to domestic employees, regardless of how the employees are paid or the status of their citizenship.
- Basement Flooding**  
Flood coverage underwritten through the National Flood Insurance Program excludes losses to anything other than major machinery in your basement. There is minimal coverage for your finished or furnished basement.
- Unique Collections**  
There are many different ways to tailor coverage for your collections, and it is important to have updated appraisals done on your most valuable pieces. Jewelry, fine arts, furs, antiques, and other collectibles such as musical instruments, coins, silver, stamps, guns, and cameras can all be specifically scheduled. Investment grade wines can also be insured against breakage, wine cellar accidents, and refrigerator malfunctions, among other things.
- Service on Nonprofit Boards**  
Nonprofit boards may carry limited levels of liability insurance. Once those limits have been exhausted, your personal assets could be targeted in the event of a claim.
- Traveling and Residing Abroad**  
Your primary medical coverage may not be effective at protecting you and your loved ones while overseas. Kidnap & Ransom coverage may provide you and your family with resources before, during, and after a crisis situation.
- Dependent Children**  
As children get older, they can be a source of additional liability and may have insurance needs of their own once they leave home.



Please contact us anytime to discuss these or any other risk management needs.

*As the alternative in insurance brokerage, Frank Crystal & Company provides industry-leading insurance services, solutions, and counsel to corporations as well as individuals. The company provides a highly consultative approach, leveraging its insurance advisory, claims management, risk control engineering, and administrative expertise to the benefit of its clients.*