



## PERSONAL INSURANCE

The Personal Risk Department at Durham and Bates provides high net worth risk clients with the highest level of customer service available. Recognizing that individuals have different and unique protection needs, our goal is to offer a customized insurance package to meet each client's unique needs.

In addition, our customers receive more than just a policy. They receive ongoing advice and consultation, so that as their insurance needs change, we can help them continue to make the best decisions that will afford them the best protection.

We know how hard our clients have worked to build a life for their families. That's why we offer a personalized and comprehensive risk analysis to ensure that all potential exposures are addressed.

### Products available

#### Auto

- Personal and corporate automobiles
- High-value vehicles
- Antique and classic vehicles
- Hot Rods / Modified Vehicles

#### Recreational Vehicles

- Boats
- Motorhomes & Travel Trailers
- Motorcycles, Dune Buggies & ATVs

#### Personal Umbrella & Excess Liability Protection

- Provides additional liability coverage above standard limits
- Added protection against catastrophic liability claims
- Coverage from \$1,000,000 to \$10,000,000 (or more) available
- Stand alone umbrella coverage

#### Home Insurance

- Owner occupied homes/condos
- Vacation homes
- Rental units
- Renters insurance
- Floating homes
- Valuable articles
- Jewelry & furs
- Artwork & collectible items

#### Next Generation Coverages, including:

- Identity Theft coverage
- Employment Practice Liability
- Family Protection