



PRIVATE CLIENT SERVICES

COMPREHENSIVE PERSONAL RISK MANAGEMENT SERVICES FOR OCEAN REEF CLUB MEMBERS



PROTECTING YOUR WAY OF LIFE

Marsh Private Client Services (PCS) is a proud supporter of the Ocean Reef Community Foundation (ORC). We appreciate the unique ease and inherent beauty of the Ocean Reef community, and as an ORC All Charities Preferred Partner, our goal is to support your enjoyment of life while supporting the Reef itself. Through the use of customized personal risk management solutions, we help protect you, your family, your property, your lifestyle, and your legacy.

In appreciation of our relationship, we offer Ocean Reef Club members and residents a complimentary review of your personal insurance by a local Marsh Personal Risk Advisor. This service includes an in-depth analysis of your existing policies and a comprehensive set of customized recommendations to address your assets and liability needs such as:

- Homes and automobiles, wherever they may be located.
- Valuables, including fine art, jewelry, and other collections.
- Personal liability, including individual directorships and domestic employee exposures.
- Yachts and personal aircraft.

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WHY MARSH?

Marsh PCS focuses on addressing the complex personal insurance needs of high net worth individuals and families. We design personal insurance solutions to protect our clients' unique lifestyles and offer lasting peace of mind. As part of Marsh, a global leader in insurance solutions and risk management services, we provide clients with worldwide resources and unparalleled claims advocacy. And we strive to build long-lasting relationships with clients through attention to detail and commitment to superior service.

Superior Client Service

Marsh PCS is committed to true client focus. Our personal risk advisors build lasting relationships by spending time with the client to get to know them and understand their lifestyle. This continues with the offer of annual meetings to review the client's current risk management program and create recommendations based on changes taking place in the client's life.

To ensure service is delivered at the high standards our clients expect, our client advisors engage in ongoing training programs uniquely developed by our dedicated Learning & Development team. Further, through regular quality assurance audits and best practices guidance, we continually validate that our personal risk advisors provide the expertise and service clients require.

In the event of a loss, our clients also benefit from the outstanding advocacy provided by our dedicated Claims Team throughout the claims process.

Broad Resources

As part of Marsh, a global leader in insurance broking, we have access to a breadth of valuable resources that allow us to provide solutions across the broadest spectrum of risk.

- **Global Reach** — Marsh PCS has national capabilities and expertise with 31 locations and more than 350 professionals licensed in all 50 states. This means that we have the local expertise to understand specific exposures related to South Florida and the Keys, and we have access to national and international insurance solutions that enable us to create risk management solutions for your other properties and assets across the country and around the world.
- **Key Carriers** — We have long-standing relationships with key carriers, such as AIG, that cover the unique risk issues facing high net worth individuals and their families and provide high-level service to match. Because of Marsh's Market Information Group, we can assure our clients that thorough due diligence has been conducted around the stability of the carriers we work with and recommend.
- **Supportive Infrastructure** — With the easily accessible internal resources of various dedicated support teams, such as Operations, Processing, Claims, and Marketing, our personal risk advisors are able to focus specifically on providing advice and recommendations and serving client needs.

Specialized Expertise

In addition to colleagues who have experience and specialization in the high net worth personal insurance marketplace, Marsh PCS has dedicated professionals with knowledge and capabilities in several key areas that require high levels of expertise, including family office, luxury yacht, fine art, and aviation.

ABOUT MARSH PRIVATE CLIENT SERVICES

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As part of Marsh, a global leader in insurance solutions and risk management services, we provide clients with worldwide resources and unparalleled claims advocacy. Marsh PCS strives to build long-lasting relationships with clients through attention to detail and commitment to superior service.

For more information about Marsh Private Client Services or to request a complimentary personal risk analysis, visit marshpcs.com or contact Meg Dieppa at 305 367 9353 or maria.dieppa@marsh.com.

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WHO ARE OUR CLIENTS?

We work with high net worth individuals and families who face complex risk issues related to multiple holdings, significant responsibilities, and wealth and asset protection. Our clients have multiple homes, significant collections, high-value assets and property, high-profile lifestyles, board of directors responsibilities, public company leadership roles, or extensive multi-generational family considerations.

WHAT UNIQUE RISKS DO OUR CLIENTS FACE?

- Own high value homes in multiple states.
- Own property located in an area prone to catastrophic loss, for example, coastal property, earthquake faults, and flood zones.
- Plan to remodel or expand an existing home.
- Own a home with unique features or building materials.
- Have significant collections of fine art, jewelry, silver, wine, or other valuables.
- Collect automobiles — antique, luxury, or exotic.
- Own personal aircraft, luxury yachts, or other watercraft.
- Own thoroughbred horses, ranches, or farms.
- Co-own or have property in a trust or own as an LLC.
- Serve on boards for for-profit and/or not-for-profit organizations.
- Maintain a high visibility career or lifestyle.