

BEYOND THE RUNWAY®

Personal Risk Management Checklist

Manage the Risk Before It Manages You

"Every successful flight begins with identifying hazards before they become emergencies."

PERSONAL PROTECTION

Health

- ☐ Health insurance is current and adequate.
 - ☐ I have a primary care physician.
 - ☐ I have completed recommended preventive screenings.
 - ☐ My medications and emergency information are readily available.
 - ☐ My family knows my medical wishes.
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Disability Income

- ☐ I have disability income protection.
 - ☐ I know how long benefits would last.
 - ☐ My monthly expenses could be covered if I couldn't work.
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Life Insurance

- ☐ Coverage has been reviewed within the past two years.
 - ☐ Beneficiaries are current.
 - ☐ Coverage aligns with current debts and family needs.
 - ☐ Employer coverage is not my only protection.
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FAMILY PROTECTION

- ☐ Will or trust is up to date.
- ☐ Durable Power of Attorney is completed.
- ☐ Health Care Directive is completed.

- ☐ Guardians are designated (if applicable).
 - ☐ Emergency contacts are current.
 - ☐ Family members know where important documents are located.
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PROPERTY PROTECTION

Home

- ☐ Homeowners insurance has been reviewed.
 - ☐ Replacement cost is adequate.
 - ☐ Valuable items are scheduled.
 - ☐ Smoke and carbon monoxide detectors are tested.
 - ☐ Fire extinguishers are current.
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Vehicles

- ☐ Auto insurance limits are appropriate.

☐ Umbrella liability has been considered.

☐ Registration and insurance cards are current.

☐ Maintenance is up to date.

FINANCIAL SECURITY

☐ Emergency fund covers 3–6 months of expenses.

☐ Debts are manageable.

☐ Online accounts use strong passwords and multi-factor authentication.

☐ Credit reports are reviewed annually.

☐ Beneficiary designations have been reviewed.

☐ Retirement income plan has been stress-tested.

LIABILITY EXPOSURE

☐ Umbrella liability policy reviewed.

- ☐ Rental properties adequately insured.
- ☐ Recreational vehicles and boats insured.
- ☐ Home-based business properly covered.
- ☐ Social media privacy settings reviewed.

BUSINESS RISK (If Applicable)

- ☐ Buy-sell agreement reviewed.
- ☐ Key person protection evaluated.
- ☐ Business continuity plan exists.
- ☐ Cybersecurity protections reviewed.
- ☐ Employee practices liability considered.
- ☐ Professional liability coverage reviewed.

DIGITAL LEGACY

- ☐ Password manager in use.

☐ Trusted person knows how to access digital assets.

☐ Online financial accounts documented.

☐ Important subscriptions listed.

☐ Digital photos and documents backed up.

EMERGENCY PREPAREDNESS

☐ Emergency cash available.

☐ Important phone numbers documented.

☐ Family communication plan established.

☐ Evacuation plan discussed.

☐ Emergency supply kit maintained.

ANNUAL RISK REVIEW

Review each area once a year.

Category	Last Reviewed	Needs Attention
Health	_____	☐
Life Insurance	_____	☐
Disability	_____	☐
Auto Insurance	_____	☐
Home Insurance	_____	☐
Estate Plan	_____	☐
Beneficiaries	_____	☐
Investments	_____	☐
Taxes	_____	☐
Digital Assets	_____	☐

THE FIVE QUESTIONS EVERY FAMILY SHOULD ASK

- ☐ If something happened to me tonight, would my family know what to do?
- ☐ Would they know who to call first?

- ☐ Could they locate every important document?
 - ☐ Would they have immediate access to needed financial resources?
 - ☐ Have I made life easier—or harder—for those I love?
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RUNWAY REFLECTION

Pilots don't eliminate risk—they learn to recognize it, prepare for it, and manage it before takeoff. Life works the same way. Risk management isn't about living in fear; it's about creating confidence through preparation. Every item you check today is one less uncertainty your family may face tomorrow.