

# The S3 Risk Anatomy Checklist

## Physical Hazard Hunter

Created by SafeSimpleSound Financial Planning

*Financial Excellence • Educational Generosity*

## Your S3 Physical Risk Audit

*Safe • Simple • Sound > Foundation-First Financial Wisdom*

What You'll Discover:

- **Safe:** Immediate identification of the physical conditions threatening your assets.
- **Simple:** A room-by-room and account-by-account inspection list.
- **Sound:** Proven steps to neutralize hazards before they become losses.
- **Constitutional Advantage:** Stop fearing “bad luck” (perils) and start managing exposure (hazards).

## Part 1: The Concept Map

*Understand the enemy to defeat it.*

| Term   | Definition                           | Example                              |
|--------|--------------------------------------|--------------------------------------|
| Peril  | The specific event that causes loss. | A fire, a car crash, a market crash. |
| Hazard |                                      |                                      |

| Term     | Definition   | Example   |
|----------|--|---|
|          | A condition that increases the frequency or severity of loss.  | Faulty wiring, worn brakes, un-diversified stock. |
| The Goal | We cannot always stop the Peril, but we can remove the Hazard. |   |

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## Part 2: The Hazard Hunter Checklist

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### Home & Property Hazards

*Conditions that increase the likelihood of physical damage.*

- **Electrical System:** Are there frayed wires or overloaded outlets? (Fire Hazard)
- **Plumbing:** are there slow leaks or uninsulated pipes? (Water Damage Hazard)
- **Security:** Are windows/doors reinforced? (Theft Hazard)
- **Safety Gear:** Are smoke/CO detectors active and less than 10 years old? (Severity Hazard)
- **Maintenance:** Is the roof clear of debris and gutters cleaned? (Weather Hazard)

### Auto & Transport Hazards

*Conditions that increase accident frequency or severity.*

- **Tires:** Is tread depth sufficient and pressure correct? (Accident Hazard)
- **Brakes:** Any squeaking or delay in stopping power? (Collision Hazard)
- **Driver Distraction:** Do you have a “phone down” protocol? (Frequency Hazard)
- **Storage:** Is the vehicle parked in a garage or well-lit area? (Theft/Hail Hazard)



## Document Hazards

*Physical risks to your legal and financial identity.*

- **Storage:** Are original wills/deeds in a fireproof safe or bank box? (Loss Hazard)
- **Digital Backup:** Are critical files backed up to an encrypted cloud? (Destruction Hazard)
- **Access:** Does a trusted contact know where to find the keys/passwords? (Access Hazard)

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## Part 3: Immediate Hazard Neutralization

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Identify your top 3 “Red Flags” from above and fix them this weekend.

1. Hazard Found: \_\_\_\_\_

Fix Action: \_\_\_\_\_

Cost: \$ \_\_\_\_\_

2. Hazard Found: \_\_\_\_\_

Fix Action: \_\_\_\_\_

Cost: \$ \_\_\_\_\_

3. Hazard Found: \_\_\_\_\_

Fix Action: \_\_\_\_\_

Cost: \$ \_\_\_\_\_

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## Insights Summary

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*Key S3 Differentiator: Most advisors sell you insurance for the fire (Peril). We help you fix the wiring (Hazard) so the fire never happens.*

*Educational Generosity Promise: Using this checklist makes you safer today, whether you hire us or not.*

## Your Next Steps

**Immediate Action:** Fix your Top 3 Red Flags.

**Foundation Building:** Schedule an S3 “Total Protection Review” to assess your insurance gaps.

**Contact Us:** <https://www.safesimplesound.com/contact>