

INSURANCE CHECKLIST

To be certain that your investment in Personal Insurance Premium is providing the asset protection you need, please take a few minutes to review the following questions. If you have doubts we should probably talk further about your Personal Insurance Risk Management.

Client Name:	
Street Address:	
Town, State, Zip:	
Who is your primary contact regarding your Personal Insurance Program?	
Is my Property Properly Protected?	Are you Sure?
Will your current insurance policy rebuild your home(s) - no matter what the cost? What about new Building Codes?	
Does your current policy provide a Cash Settlement option for all Property claims – Building, Contents and Valuables?	
Do you know exactly how much you would receive if one of your Cars, Jewelry or Fine Arts Items was stolen?	
Do you have an Inventory of the Contents of your home? An inventory of your Valuables?	
What about my Liability?	
Are you comfortable about your Liability if a Business Associate or Client were injured at your home?	
Should you worry about renting your home(s) thru a service such as VRBO or Airbnb?	
Have you purchased enough Excess Liability to protect your assets and future earnings?	
Do you understand what Uninsured Motorists Coverage is and why it's so important to your family's protection?	
What happens if things go wrong on the non-profit board or volunteer Board you are a member of?	
My kids are involved in Social Media, what if I get brought into one of these crazy lawsuits I keep hearing about?	
What Happens when I Travel?	
Do you rent cars for Personal Use more than once per year? Are you confident when to buy the Rental Car Insurance?	
What would happen if a family member was seriously injured or fell ill while overseas? How do you get them back to US?	
What About the premiums I am paying?	
Are you sure you are getting all the credits you deserve on your insurance program? Does my Credit Score really count?	
Are you treating your Insurance as a Long Term Investment or Short Term Cash Flow mechanism? Let's talk deductibles...	
Would you like to discuss your Personal Insurance Protection with our trusted advisors?	
Items to begin the Process of an Insurance Review – Policy Declarations Pages for the following:	
• Primary Home	
• Secondary / Se`asonal Home(s)	
• Rental Properties whether owned individually or in a controlled LLC	
• Auto and Collector Cars	
• Valuables (Jewelry, Fine Arts, Wine or other collections)	
• Boats and Recreational Vehicles	
• Umbrella / Excess	
Which Household member will be managing the Insurance Conversation?	