

## Insurance Review Checklist

Insurance provides financial protection against the unknown. Make sure you have the coverage you need at the most reasonable prices.

Date	Item	Actions Needed	Taking Action	Articles From Library
_/_	<p><b>Homeowners or renters insurance.</b>            Insuring your home and its contents is a must. Here are some items to consider:</p> <p>Do you have an inventory of your belongings and where is it?</p> <p>Does the policy cover the cost of replacement or just the cash value of items?</p> <p>Should you increase the deductible to reduce the premium level?</p>	1. 2. 3.	Meet with an insurance professional to review all your homeowners, auto and life insurance needs.	<p><a href="#">What to Look For in a Homeowners or Renters Insurance Policy</a></p> <p><a href="#">Review Your Insurance Deductibles</a></p>
_/_	<p><b>Auto insurance.</b>            Does your collision and comprehensive coverage reflect the value of your auto?</p> <p>Are you taking the highest level of liability coverage?</p> <p>Are you taking advantage of any security system or good student discounts that may be available?</p> <p>Should you increase the deductibles to reduce your premium level?</p>	1. 2. 3.	Meet with an insurance professional to review all your homeowners, auto and life insurance needs.	<p><a href="#">Understanding Auto Insurance</a></p> <p><a href="#">Review Your Insurance Deductibles</a></p>
_/_	<p><b>Umbrella liability insurance.</b>            Extra coverage, beyond what is included in your homeowners and auto policies, is usually available at very reasonable rates.</p> <p>Do you have enough coverage?</p>	1. 2. 3.		<p><a href="#">Umbrella Insurance Policies</a></p>

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_/_	<p><b>Health insurance.</b> If provided by your employer, are you taking full advantage of it?</p> <p>Have you chosen deductibles that are reasonable in relation to your needs to keep premiums as low as possible?</p>	<ol style="list-style-type: none"> <li>1.</li> <li>2.</li> <li>3.</li> </ol>		
_/_	<p><b>Disability insurance.</b> Do you have adequate short-term and long-term coverage?</p> <p>Be sure to understand all the details such as waiting periods, disability definitions and any total limits.</p>	<ol style="list-style-type: none"> <li>1.</li> <li>2.</li> <li>3.</li> </ol>		<a href="#">Disability Insurance</a>
_/_	<p><b>Long-term care insurance.</b> Many start looking at long-term care policies at about age 50. With rising nursing home costs, it may be prudent to review this type of protection.</p>	<ol style="list-style-type: none"> <li>1.</li> <li>2.</li> <li>3.</li> </ol>	<p>Meet with an insurance professional to review all your homeowners, auto and life insurance needs.</p>	<a href="#">Long Term Care Insurance</a>
_/_	<p><b>Life insurance.</b> Are you taking advantage of employer sponsored coverage or that available through a professional organization?</p> <p>If purchasing individual coverage, do you have enough? Many suggest that the primary breadwinners should have insurance equal to 6 to 10 times their annual incomes.</p> <p>Have you considered whether term or whole life (cash surrender value) policies provide the right combination of coverage and financial security?</p>	<ol style="list-style-type: none"> <li>1.</li> <li>2.</li> <li>3.</li> </ol>	<p>Meet with an insurance professional to review all your current coverage and determine if it is adequate.</p>	<a href="#">Understanding and Evaluating Life Insurance</a>  <a href="#">Getting the Life Insurance You Need</a>
_/_	<p><b>Your insurance agent.</b> Have you considered consolidating your insurance relationships with one company to get reduced premiums and preferential service?</p>	<ol style="list-style-type: none"> <li>1.</li> <li>2.</li> <li>3.</li> </ol>		

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_/_	<p><b>Your insurance company.</b>  Review the financial status of all your insurance companies. Information is probably available from your agent, at your library or on the Internet. You want to be sure the company will be around if you need them.</p>	<ol style="list-style-type: none"> <li>1.</li> <li>2.</li> <li>3.</li> </ol>		