

COVERAGE CHECKLIST

Are you adequately insured?

Named Insured: _____ Date Completed: _____

PROPERTY INSURANCE:

- ☐ **Keep Replacement Costs Updated:**
Annually review the replacement cost of your property to prevent underinsuring your property. Home improvements and construction can increase its value, so ensure your coverage accurately reflects the current replacement cost.
- ☐ **Ample Liability Coverage:**
We recommend a minimum of \$500k in liability insurance. We also recommend a full review regarding your needs for an Umbrella Policy.
- ☐ **Conduct an Annual Inventory:**
Simplify the claims process by conducting an annual inventory of your personal belongings. A video walk-through of your home and possessions will prove invaluable in the event of a claim.
- ☐ **Schedule Valuable Items**
Consider scheduling valuable items such as jewelry, fine art, furs, musical instruments, silverware, or firearms. The base insurance policy can have limited or no insurance coverage.

AUTOMOBILE INSURANCE:

Please note that the measures mentioned above also apply to other assets such as boats, motorcycles, ATVs, and similar vehicles.

- ☐ **Bodily Injury Liability Limit:**
It is essential to have a minimum bodily injury liability limit of \$250,000/\$500,000 or a combined single limit (CSL) of \$500,000. We recommend an Umbrella Policy for additional coverage.