

# Annual Insurance Coverage Review Checklist

Use this checklist once a year to make sure your coverage still matches your life.

## 1. Home & Property

- Has the home been renovated or improved since last policy?
- Is the dwelling replacement cost still accurate? (rebuild cost, not market value)
- Are all structures covered? (garage, shed, fence, pool)
- Has jewelry, art, or valuables exceeded standard policy limits?
- Do you have a home office or business equipment at home?
- Is flood or earthquake coverage needed for your area?

## 2. Auto

- Has anything changed: new car, new driver, or teen driver?
- Are all vehicles listed on the policy?
- Is liability coverage high enough? (state minimums rarely provide real protection)
- Do you have gap insurance on any financed or leased vehicle?
- Do you drive for rideshare (Uber/Lyft)? Separate coverage may be needed.
- Is uninsured/underinsured motorist coverage in place?

## 3. Life Events

- Marriage, divorce, or new baby since last review?
- Significant income change (raise, new job, or retirement)?
- New mortgage or major debt?
- Are beneficiaries up to date on life insurance policies?

## 4. Liability & Umbrella

- Do you have a personal umbrella policy?
- Is the umbrella limit sufficient? (net worth x 1.5 is a common rule)
- Do you have a rental property, boat, or ATV needing separate coverage?
- Are home and auto liability limits aligned with your umbrella?

## 5. Discounts & Gaps

- Are you bundling home and auto with the same carrier? (saves 10-25%)
- Are all discounts applied? (loyalty, alarm, new roof, good driver)
- Have you shopped rates in the last 12 months?
- Is there any coverage you are paying for that you no longer need?

**Ready to see if you can save?**

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