

Personal Insurance Checklist

- Have your personal assets, including property, collections, and investments, increased more than 25% since you last reviewed your coverage?

- Have you had your home appraised in the last 3 years?

- Do you have hired employees or domestic employees that work for you? If they do, they will want to purchase workers compensation coverage to provide coverage for them.

- Have you started a business in your home since you last reviewed your homeowner's coverage with your agent?

- Have you or a member of your family joined a non-profit board? Coverage for this is not covered by your personal liability policy. You must purchase this coverage via a personal umbrella or excess liability policy that is offered only by a few insurance carriers.

- Have you purchased any recreational vehicles or watercraft?

- Have you made any substantial purchases of collectibles such as art, jewelry, wine, antiques, or coins?

- Have you changed the ownership structure of your property such as a trust or LLC?

- Have you inquired about identity theft and restoration coverage?

- Have you asked your insurance broker if you have equipment or mechanical breakdown coverage for the major equipment in your home?

- Would you like to have a personal security assessment for your home and valuables?