

# A NEW YEAR'S INSURANCE CHECKLIST



## OVERVIEW:

*Your insurance policies serve as a vital shield for you and your loved ones, standing between you and the unforeseen challenges that may lie ahead.*

***As you step into the new year, use this checklist to help you assess and fortify your insurance policies to gain more peace of mind and security.***

## WHAT'S INCLUDED:

- **Insurance checklist**  
*A list to help you review your insurance policies this month*

# Why review your policies?

- Ensure adequate coverage
- Reflect changes in your life, possessions, and circumstances
- Prevent gaps in coverage during times of need

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## LIFE INSURANCE

- Evaluate your policy, especially if you've had significant life changes (e.g., marriage, divorce, birth of a child).
- Check if the coverage amount (death benefit) is sufficient for your loved ones' needs.
- Update your beneficiaries to reflect your current situation.
- Consider getting a policy if you don't have one.

## HOMEOWNERS INSURANCE

- Create or update a home inventory of your valuable possessions.
- Review your maximum coverage limit for personal items.
- If you've completed major home renovations, update your coverage accordingly.
- Consider additional coverage for natural incidents like floods or earthquakes.

## AUTO INSURANCE

- Ensure legal mandates are met while considering additional coverage needs.
- Assess changes in your commute, driving habits, covered family members, or vehicles.
- Check for potential discounts you may qualify for.

## UMBRELLA INSURANCE

- Understand the benefits of umbrella coverage.
- Consider purchasing a policy for extra protection.

## PET INSURANCE

- Contemplate coverage for medical care, regular checkups, and emergencies.
- Adjust or get a new policy based on your pet's needs.
- Evaluate potential cost savings should your pet requires extensive care.