

Homeowners and Automobile Insurance Checklist

Fill out this checklist to give yourself a sense of what insurable interests you might have that are currently uncovered. It is important to be aware of your potential for financial loss. Contact us if you have questions about what policies you could use to be better protected.

1. Do you have collectibles such as antiques, fine art, stamps, coins, or baseball cards?
2. Do you own valuable jewelry or furs?
3. Do you own costly sporting equipment or firearms?
4. Do you have valuable cameras or other photography equipment?
5. Do you have any alarms installed in your home?
6. Do you keep more than \$100 cash in your home?
7. Are your personal belongings insured for their full replacement value?
8. Do you have children away at college? If so, are their possessions insured?
9. Do you own tools, equipment, or instruments used in your trade or profession?
10. Do you operate an office or studio in your home?
11. Do clients come into your home to make purchases?
12. Do you baby-sit in your home?
13. Do you have a dog, cat, or other pet that may pose a risk to others?
14. Have you recently remodeled or redecorated your home? Do you have plans to do so?
15. If your home suffered an entire loss, would your insurance cover your home's full replacement value?
16. Are you interested in flood insurance for your home and personal property?
17. Are you interested in earthquake coverage?
18. Do you use a wood-burning stove?

19. Do you have a swimming pool?
20. Do you own rental or investment property?
21. Do you own a vacation home (i.e. condo, cabin, or trailer)?
22. If you rent, do you carry renters insurance?
23. If you own a condo, do you have condo insurance?
24. Do you plan to purchase a new vehicle this year? If so, would you like us to provide you with an insurance estimate on the vehicle you are considering?
25. Does our agency insure all your vehicles?
26. Does your automobile policy specify by name all of the drivers in your household?
27. Do you routinely use vehicles you do not own?
28. Do you have CD's, cassette tapes, or non-factory installed equipment (car phones, stereos, CD players, etc.) in your car? If so, would you like a quote on insuring these possessions?
29. Do you own a vehicle with custom furnishings or equipment (i.e., a conversion van)?
30. If your vehicle were damaged in an accident, would your current automobile insurance reimburse you for a rental vehicle while yours is being repaired?
31. Do you own any of the following recreational vehicles?
32. Do you carry at least a one-million-dollar umbrella liability policy?
33. Do you own a business? If so, do we currently insure it?
34. Do you plan to start a business?
35. Do you know anyone else who could benefit from a no-obligation insurance review from our agency?