

PERSONAL INSURANCE RISK REVIEW AND COVERAGE CHECKLIST





- You buy insurance for a reason: to protect yourself – and your bank account – against catastrophic events. While insurance reviews aren't fun or exciting, they are extremely important in the process of tailoring a personal insurance program to meet your specific needs.
- This checklist is also important in helping us to maximize the discounts that are applied to your personal insurance program.
- Your policy may provide limited coverage for some of the items that are mentioned on the following pages. However, you may have the ability to purchase increased limits of insurance for these items if needed.

Please take a moment to review and complete the following checklist, as it could mean the difference between having a claim covered versus having one denied. Our personal insurance team is happy to review any questions you might have or explain any of the coverages that are mentioned in the following pages.

Name: _____

Date: _____

Personal Risk Exposures

Do you have any dogs? If yes, breed(s): Yes No

Is there a trampoline at your residence premises? Yes No

If **yes**, is it netted or is your yard fenced? Yes No

Do you have a pool? Yes No

If **yes**, is there a fence around the pool and/or your property where the pool is located? Yes No

If **yes**, do you have a diving board and/or slide? Yes No

Do you have any protective devices in your home such as an alarm system, backup generator, water detection system, lightning protection system, gas leak detection system, etc.? Yes No

If **yes**, please list the types of devices/systems that are in place:

Do you live in a secured/gated community? Yes No

Do you have residence employees? Yes No

Do you lease out land (including farm land) to others? Yes No

Do you rent out your residence premises (or other properties) on a short-term basis via Airbnb or another short-term home sharing service? Yes No

Do you operate a business out of your home? Yes No

Do you farm at and/or away from your residence premises? Yes No

Do you have a woodburning stove or fireplace insert at your residence premises? Yes No

Do you have a pilot's license? Yes No

Do you serve on the board of directors of any non-profit organizations? Yes No

Are you interested in travel insurance/trip insurance? Yes No

Do you have an inventory (or photos/videos) of your personal belongings? Yes No

Motorized Vehicle Liability Exposures

Is coverage for vehicle customizations or after-market equipment desired?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are any of your vehicles used for delivery purposes?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are any of your vehicles used for ridesharing purposes (Uber, Lyft, etc.)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are any of your vehicles titled in the name of a trust, LLC, entity, or another person?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have non-owned vehicles available for your regular use?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is full auto glass coverage (subject to no deductible) desired?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is replacement cost coverage desired?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is loan/lease gap coverage desired?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are increased limits for rental reimbursement coverage desired?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is increased towing and labor coverage desired?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are any of your vehicles high-valued or considered collectors' items?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are any of your autos used in exhibitions, parades, or for racing (whether timed or cross-country)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are increased limits for bodily injury liability and/or property damage liability desired?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are increased limits for uninsured/underinsured motorist liability desired?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you interested in purchasing a personal auto policy enhancement endorsement?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you interested in purchasing coverage that includes accident forgiveness?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have any golf carts, ATV's, motorcycles, or motorhomes that need insurance coverage?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a member of AAA?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Property and Personal Liability Exposures

Have you added any additions or made any significant improvements to your home?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is your home titled in the name of a trust, LLC, entity, or another person?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is earthquake coverage desired?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is flood insurance coverage desired?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is coverage for water backup of sewers, drains, and sump pumps desired?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is cyber liability coverage desired?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is cyber crime coverage desired?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is identity theft coverage desired?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is increased coverage for credit card, electronic fund transfer card, forgery, and counterfeit money desired?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is increased ordinance or law coverage desired?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is increased fire department service charge coverage desired?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is inflation guard coverage desired?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is increased detached other structures coverage desired?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is coverage for farm structures or farming equipment desired?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is coverage for structures located on property away from the residence premises desired?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is increased personal property coverage desired?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is mechanical/equipment breakdown coverage desired?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is service line coverage desired?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is increased personal liability protection desired?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is increased coverage for homeowner/condo association assessments desired?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is increased coverage for fungi/wet rot/dry rot/bacteria desired?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Property and Personal Liability Exposures (Continued)

Do you need to insure items of significant value and/or collections (jewelry, fine arts, guns, silverware, furs, stamp and coin collections, musical instruments, etc.)? Yes No

Do you have any rental properties that need insured? Yes No

Is personal umbrella coverage (increased limit of liability) desired to protect against severe auto accidents and/or lawsuits against you? Yes No

Is coverage for watercraft desired? Yes No

Notes / Comments:
