

Family Protection Checkup

A quick annual review for the people, income, home, and future you are protecting.

LIFE AND INCOME

- ☐ Confirm each adult's life insurance amount, beneficiary, owner, premium, and policy end date.
- ☐ Estimate how long income would need to be replaced and which debts or goals should be funded.
- ☐ Review disability coverage and the household work that would need to be replaced.

HOME AND BELONGINGS

- ☐ Review the dwelling replacement cost, deductible, roof settlement, and ordinance or law coverage.
- ☐ Check water backup, service line, valuables, home business, and identity or cyber protections.
- ☐ Photograph rooms and major purchases, then store the inventory away from the home.

AUTO AND LIABILITY

- ☐ Confirm every driver, vehicle, garaging address, and regular business or delivery use.
- ☐ Review liability, uninsured motorist, rental, roadside, glass, and physical damage deductibles.
- ☐ Discuss a personal umbrella if you have young drivers, property, future income, or added liability.

LIFE CHANGES

- ☐ Report marriage, divorce, a new child, a move, renovation, job change, or major purchase.
- ☐ Keep emergency contacts, policy numbers, and carrier claim numbers together.

Bring this to your review: declarations pages, beneficiary confirmations, a current home inventory, and a list of major changes since the last review.

Educational use only. This checklist is not a coverage determination or individualized insurance, legal, tax, or financial advice. Actual coverage is controlled by the policy and carrier underwriting.