

## INSURANCE CHECKLIST

*Read through this checklist to help you identify what items you might have that are possibly uncovered. It is important to be aware of your potential for financial loss. Make note and 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 \$200 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 babysit 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?
  - a. 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 insurance?
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 renter's insurance?
23. If you own a condo, do you have condo insurance?

24. Do you plan to purchase a new vehicle this year?
  - a. If so, would you like us to provide you with an insurance estimate on the vehicle you are considering?
25. Does your automobile policy specify by name all of the drivers in your household?
26. Do you routinely use vehicles you do not own?
27. Do you have non-factory installed equipment in your vehicle?
28. Do you own a vehicle with custom furnishings or equipment (i.e. a camper unit)?
29. If your vehicle were damaged in an accident, would your current automobile insurance reimburse you for a rental vehicle while yours is being repaired?
30. Do you own any of the following recreational vehicles?
  - a. Boat?
  - b. Motor home?
  - c. Snowmobile?
  - d. ATV or Gator?
  - e. Motorcycle or Moped?
  - f. Camper?
  - g. Golf Cart?
31. Do you carry at least a one-million-dollar umbrella liability policy?
32. Do you own a business?
33. Do you plan to start a business?
34. Do you know anyone else who could benefit from a no-obligation insurance review from our agency?

**Disclaimer:** *Not all exposures or insurance coverages available are listed in this checklist. Please contact your local PAI agent for complete review of your available options.*