



Checklist for Policy Review

Are you fully covered?

Please read the following list of questions. If you answer “Yes” to one or more items, please contact us at Carriage Insurance to discuss possible changes to your coverage. Also, if you have had a change in your contact information you can help us update our records so that we can stay in touch.

Homeowners Coverage

- Yes** **No** Have you renovated your home or property (interior and/or exterior)?
- Yes** **No** Have you finished your basement? (A finished basement may require additional coverage to protect items from water damage. Optional water backup coverage will protect new carpet and furniture in your basement if you suffer from a water damage.)
- Yes** **No** Is the amount of insurance on your home less than it would take to rebuild it?
- Yes** **No** Would you like a home reconstruction estimate?
- Yes** **No** Are you planning to sell, move to, purchase, or rent additional residential properties?
- Yes** **No** Do you own or rent any other homes by yourself or with others that we do not insure?
- Yes** **No** If we do not insure your home, when does your home insurance renew?
- Yes** **No** Do you have any out buildings or separate garages on your property?
- Yes** **No** Would you like broader coverage on your personal items?
- Yes** **No** In the event of a loss to your personal property, would you like your items to be replaced with out a deduction for depreciation?
- Yes** **No** Would you want coverage on your home to comply with building codes after a loss?
- Yes** **No** Have you considered increasing your deductible to lower your premium?
- Yes** **No** Have you installed a central station security and/or fire alarm system?
- Yes** **No** Have you invested in any new security devices or systems?
- Yes** **No** Would you like adequate protection for damage to your home and contents from a sewer back up?
- Yes** **No** Would you be interested in adding Earthquake coverage to your policy?
(Earthquake losses are not covered unless you have an Earthquake endorsement.)
- Yes** **No** Would you like to receive information on Flood Insurance?
(Flood damage is excluded on your homeowner’s policy, but you can purchase a flood policy.)
- Yes** **No** Do you own a second home or rental property?
- Yes** **No** Have you paid off, refinanced or taken a second mortgage?
- Yes** **No** Do we have your current lender’s name, address and loan number? If not, let us know and we will update your policy.
- Yes** **No** Is your property currently vacant?

- Yes** **No** Is the property still owned in your personal name (not LLC or Corp.)?
- Yes** **No** Do you rent any part of your home to others?
- Yes** **No** If you own rental property, is it currently rented out?
- Yes** **No** Do you keep business personal property (including computer equipment) valued in excess of \$2500 in your home?
- Yes** **No** Do you have valuable computer hardware or software that may require additional insurance protection?
- Yes** **No** Are you a salesperson who keeps samples at your home or in your auto?
- Yes** **No** Do you provide child care services in your home for others for a fee?
- Yes** **No** Do you have domestic employees? (Gardener, house sitter, cleaning person)

Valuable Coverage (Art, Antiques, Jewelry and other Collections)

- Yes** **No** Do you own any antiques, fine arts, high-end cameras or video equipment, collections, glassware or silverware that we should add to your policy?
- Yes** **No** Do you own jewelry or furs in excess of \$1000?
- Yes** **No** Do you have a coin or stamp collection?
- Yes** **No** Do you own any costly sporting goods, guns or musical instruments?
- Yes** **No** Has it been more than 3 years since you had your fine art or jewelry appraised?
- Yes** **No** Do you have an extensive wine collection that is not insured?
- Yes** **No** Are you planning to exhibit, transport or store any valuables off-site?

Automobile Coverage

- Yes** **No** Has there been a change of drivers on your policy?
- Yes** **No** Are all licensed drivers in your household listed on your auto policy? (Your insurance company can deny a claim if all household members and people who use your car on a regular basis are not listed and have a claim.)
- Yes** **No** Has there been a change of vehicles listed on your policy?
- Yes** **No** Will you purchase a new car this year?
- Yes** **No** Have you paid off a vehicle loan?
- Yes** **No** Have you considered increasing your deductible to lower your premium?
- Yes** **No** Have you discussed comprehensive or collision coverage with us?
- Yes** **No** Do you have a teenager who will be getting their license within 6 months?
- Yes** **No** Are you interested in increasing your liability coverage?
- Yes** **No** Is your auto insurance currently carried by a company other than one offered by Carriage Insurance?
- Yes** **No** Have your or any driver changed jobs or school locations?
- Yes** **No** Have you retired?
- Yes** **No** Are you driving less miles?

- Yes** **No** Have you installed an auto security system?
- Yes** **No** Have any insured vehicles been customized or altered?
- Yes** **No** If you own a pickup or van, does it have any customized equipment, such as a snow plow or camper?
- Yes** **No** Do you want rental car coverage in case your car is damaged in an accident?
- Yes** **No** If you do not have this protection, would you like to add full glass or towing & labor coverage to your policy?
- Yes** **No** Are any of your vehicles used for business?
- Yes** **No** Do you drive a company car?
- Yes** **No** Do you own classic or antique cars?
- Yes** **No** Do you own your home?
- Yes** **No** Are your auto and home insurance with the same carrier?
- Yes** **No** Do you own any boats, jet ski's, motorbikes, ATV's, golf carts, snowmobiles or RV's that we do not insure for you?

Personal Liability Coverage

- Yes** **No** Are your liability limits adequate to cover your personal assets in the event of a lawsuit?
- Yes** **No** Are you concerned about potential large lawsuits?
- Yes** **No** Are you interested in information about a Personal Umbrella Policy that will extend your auto or homeowners liability coverage to \$1,000,000 or more?
- Yes** **No** Have you added all of your properties, vehicles, drivers and businesses to your existing umbrella policy?
- Yes** **No** Do you conduct any business, give private lessons, or have an office in your home?
(Homeowners policies exclude all business exposures except for limited business personal property coverage unless it is specifically insured by endorsement.)
- Yes** **No** Do you have any employees?
- Yes** **No** Do you want information about home-based business insurance?
- Yes** **No** Do you need insurance for your business?
- Yes** **No** Have you installed a pool, Jacuzzi, water slide or trampoline on your property?
- Yes** **No** Do you have professional liability exposures stemming from your profession, such as teaching or nursing?
- Yes** **No** Do you serve on a charitable, social or government board?
- Yes** **No** Has anyone moved in or out of the household?
- Yes** **No** Have you purchased a secondary/seasonal home or investment property?
- Yes** **No** Have you purchased additional vehicles?
- Yes** **No** Have you added additional drivers to your auto policy?
- Yes** **No** Have you acquired any pets?
- Yes** **No** Do you entertain frequently?
- Yes** **No** Do you manage funds for a family trust?

Other Concerns

- Yes** **No** Have you made lifestyle changes that might alter your insurance needs, such as marrying, divorcing or retiring?
- Yes** **No** Have you had a new baby?
- Yes** **No** Have you changed the ownership structure on your property? (started a trust or an LLC?)
- Yes** **No** Are you concerned about Identity Theft?
- Yes** **No** Are you interested in Identity Protection or Pre-paid Legal coverage?
- Yes** **No** Do you currently have any life insurance?
- Yes** **No** Do you have any questions or comments about your insurance coverage?
- Yes** **No** Would you like us to contact you?

Name _____

Company _____

Email Address _____

Telephone Number _____ Home Cell Work

Address _____

Have you moved? YES NO

Best time to contact you _____

Comments / Concerns? _____

Stay in Touch

As your insurance partner, we want to make sure we can contact you and your family in the event of an emergency. In addition to your home address and phone number, we'd like to have your email address and cell phone numbers on file.

You can update our records by calling
Carriage Insurance at **425-641-5066** or by
email to Sheri at sheri@carriageagency.com.



Thank you.

We appreciate your business!