

Property and Casualty insurance is a critical building block. Few are familiar with their insurances and how much it controls. We pay year after year so we don't have problems. Unfortunately for many, most of these policies are lacking, and missing important riders. This leaves many with holes in their overages that could wipe out any savings to fix. Therefore, it is important to get a second opinion/guidance before they become problems. I am not talking about getting a quote from another company. **You need to know if the coverage is proper.** **It makes no sense to save a few dollars with a new company if the coverage is insufficient or**

Questions you need answered before a problem arises!

Home Insurance (primary home):

- Will your house be rebuilt even if its costs more the policy's limit? (Most policies will not and may leave you with 3/4 of a new house----- Yes Not Sure
- Do you understand the **80% rule** and how a partial loss like a kitchen fire may not be paid in full leaving you with a big bill? ----- Yes Not Sure
Not Sure
- Are you insured for Replacement Value, Market Value, or Assessed Value? (Circle one)
- Where do you keep the above proof? _____ Not Sure
- Are your contents covered for Full Replacement Costs or Actual Cash Value? (Circle one) Not Sure
- How do you prove what you had in your home? Photo, Video, Receipts (Circle one) Not Sure
- Do you have full coverage for any jewelry, collectibles and other valuable items? Yes Not Sure
- Does your policy cover you to live in another home while your home is rebuilt possibly for a year and half or more?----- Yes Not Sure

Auto Insurance

- Are you adequately protected with the right liability to cover any lawsuits? ----- Yes Not Sure
- Are you protected against an uninsured or underinsured motorist hurting you for at least \$500,000? ----- Yes Not Sure
- Are you covered for the maximum income replacement coverage if you are hurt in an accident? ----- Yes Not Sure
- Do you understand the difference between HIP (Health Insurance Primary) and PIP (Personal Injury Protection) on your auto. Why you never should never have HIP if you are near age 65 or older.----- Yes Not Sure
Yes Not Sure
- Do you have a Umbrella Policy covering at least \$1,000,000----- Yes Not Sure
- If you own a second/ vacation or investment property, is lost rental income replaced-----

Take a picture of your policy coverage page with your phone and Text to 908-336-3777 to be sure or just ask me. My auto and home associates are extremely knowledgeable.

Printed Name _____ Phone _____