

Personal Lines Risk Exposure Checklist

Property	
	Do you conduct business in your home (home office, daycare, etc.)?
	Would you like to know more about Flood or Earthquake coverage?
	Have you added a central station burglar, fire, or temperature alarm?
	Have you added a pellet or wood burning stove?
	Have you recently installed a swimming pool or any other permanent structure?
	Has the ownership of your home been changed? Is it titled in the name of a trust, LLC, or corporation?
	Have you bought or been gifted new jewelry, fine arts, or other valuable items?
	Are you planning an addition or remodeling of your home?
	Do you ever rent out your home? How many weeks per year?

Auto	
	Are there any drivers or vehicles in your household not listed on your policy?
	Do you have a company car available for your personal use that you do not own?
	Have you customized or modified any of your vehicles?
	Has your child recently obtained a drivers' permit or license?
	Are the vehicles on your policy titled to anyone other than the Named Insured?
	Have you purchased a golf cart, snowmobile, motor home, motorcycle, moped, ATV, or boat?

Liability	
	Have you adopted or purchased a new dog or other animal?
	Do you serve on any Boards or perform Volunteer work?
	Do you own any properties that we do not insure?
	Would you like a quote for higher liability limits?
	Would you like more information about a personal umbrella policy?

Other	
	Have you recently moved?
	Did you recently get married or divorced?
	Is there anything not discussed already that you think may affect your personal insurance coverage?

*This checklist is general in nature and not all inclusive.
If you have further questions or concerns, please call us.*