MOLITERNO INSURANCE AGENCY

YEAR-END COVERAGE CHECKLIST

A free resource from Moliterno Insurance Agency
211 S Main St, Poland, OH 44514

Did anything change this year?

Life changes, and your coverage may need to change with it. Take a few minutes before the new year to check off anything that applies to you, then bring this list to your free coverage review. We'll go through it with you.

HOME

- ☐ Renovated, finished a basement, added a room or replaced the roof?
- ☐ Bought jewelry, collectibles, firearms or other valuables? Some may need their own coverage.
- ☐ Added a pool, hot tub, trampoline or a dog?
- ☐ Know your deductible, and whether wind or hail has a separate one?
- ☐ Would water backup from a drain or sump pump be covered? It's often added separately.
- ☐ Have flood coverage? Most home policies don't include flood.
- ☐ Has the cost to rebuild your home gone up since your coverage was set?
- ☐ Made a home inventory? A quick video of each room helps after a loss.

AUTO

- ☐ Added, replaced or sold a vehicle?
- ☐ New or newly licensed driver, or a student away at school?
- ☐ Driving more or less? New job, retirement or working from home.
- ☐ Do your liability limits fit what you own today? Many families choose higher limits, such as 250/500.
- ☐ Have uninsured and underinsured motorist coverage?
- ☐ Have rental car and roadside coverage, and would you use them?

LIFE & FAMILY

- ☐ Married, new baby, child moved out, or a new home or mortgage?
- ☐ Does your life coverage still fit your mortgage, income and family?
- ☐ Are the beneficiaries on your life policies up to date?

TOYS, RENTALS & FARM

- ☐ Boat, motorcycle, ATV, RV, golf cart or snowmobile? Check coverage while it's stored for winter.
- ☐ Classic or collector car? Ask about agreed value.
- ☐ Want extra liability protection? Ask us about an umbrella policy.
- ☐ Own a rental property, or rent part of your home?
- ☐ Farm buildings, equipment, livestock, horses or a hobby farm?
- ☐ Running a business from home? Home policies may not cover business property.

BRING THIS TO YOUR FREE COVERAGE REVIEW

Call or text **234-254-5660**, stop by our office at 211 S Main St in Poland, or book a time at **moliternoinsurance.com/schedule-a-review**. We compare options from multiple carriers and review your coverage and options with you on an ongoing basis.

Scan to book

This checklist offers general suggestions only. It isn't advice for your specific situation, and it doesn't guarantee that a loss won't happen or that a claim will be paid. Coverage, limits and discounts are set by the insurance company and are subject to each policy's terms, conditions and exclusions.