HERTVIK INSURANCE GROUP

FREE CHECKLIST · PERSONAL INSURANCE

Your Year-End Insurance Check

Tick anything that changed this year. Bring this page to a 15-minute review, and we will tell you what needs attention and what does not.

- [ ] HOME
We renovated, added on or replaced the roof
A remodel can raise your rebuild cost. A new roof can lower your premium.

- [ ] HOME
It has been a while since we checked our dwelling limit
Your limit should match what it costs to rebuild today, not what you paid.

- [ ] VALUABLES
We received or bought jewelry, a watch or art
Many policies cap theft of valuables. Scheduling the item can close the gap.

- [ ] AUTO
We have a new driver, permit or license
Every licensed driver in the home needs to be listed.

- [ ] AUTO
We bought, sold or paid off a vehicle
Coverage and deductibles may need to change with it.

- [ ] HOUSEHOLD
Someone moved in or out
A parent, a college student or an adult child changes who is covered.

- [ ] HOUSEHOLD
We work from home or run a side business
Home policies often limit business property and business activity.

- [ ] TOYS
We added a boat, RV, golf cart, ATV or e-bike
Many are covered only in limited ways, or not at all, on home and auto.

- [ ] LIABILITY
We added a pool, trampoline, dog or rental property
More to protect is the moment to consider an umbrella policy.

- [ ] WATER
We finished the basement or added a sump pump
Water backup and flood coverage are separate. Options vary by carrier.

ANYTHING ELSE WE SHOULD KNOW?

Book your 15-minute year-end review
(800) 467-3254 or visit: www.Hertvik.com/contact

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General information only. Coverage depends on your policy wording and carrier. Your Hertvik advisor can review your specific policies.