

Insurance Checklist



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Do you have the following coverage? How do they fit in with your overall financial plan?

- **House and contents insurance** – your house is probably your biggest asset, so homeowner’s insurance is a MUST, in fact it’s probably required as part of your mortgage. It’s also useful to insure your furniture and personal belongings. You can even get pet insurance on some policies to cover those huge pet bills.
- **Car and vehicle insurance** – any vehicle you own is also a major asset, and in the event of an accident, would be costly to replace. You want to insure for damage caused to your vehicle and also damage that your vehicle may cause to other people or property.
- **Public liability insurance** – because of the increasing cases of litigation, many people are now taking out public liability insurance [often as part of their homeowner’s insurance] to cover the costs of people suing you for negligence. Of course, you still need to do everything reasonable to ensure you don’t get sued in the first place.
- **Income protection insurance** – most people pay a majority of their expenses through active income, regardless of how big or small that pay package is. How would you cope if you suddenly lost your job or couldn’t work due to prolonged illness or disability? Most families can’t cope, so salary insurance is essential, particularly if you’re the primary income earner.
- **Health insurance** – health insurance allows you to receive medical treatment when you need it. It saves you from outlaying huge medical costs if you aren’t covered, and allows you to get treatment when you need it so you’re able to get on with your life.
- **Life/ death insurance and policies** – if you are the primary income earner (and even if you’re not) it’s satisfying to know your family will be financially secure when you pass on. Don’t forget to have a funeral plan, a living trust and a pour-over will.

If you have not had an insurance review in the last 2 years, now is the time. Pricing and coverage has changed along with your needs. Call us and we can help you see the big picture.



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