



The Complete Insurance Checklist

An insurance agent has to know a lot about your assets in order to properly insure them, but it's also important that they know you, too.

Does your insurance agent know you well enough?

**USE THIS CHECKLIST TO
SEE HOW THEY STACK UP.**

Agency Checklist

How many of the following apply to you and your agent?

- My insurance agent lets me know when my coverages renew and makes sure my policy covers all of my exposures.
- My insurance agent helps me understand what specific coverage I need and how to obtain the best kinds of coverage.
- My insurance agent answers all my questions and responds to my emails.
- Because of my insurance agent's care with explaining my policy, I feel comfortable knowing I am paying the best prices for what I need.
- In case of an emergency, I feel comfortable that any claims that may arise will be handled accordingly with availability and response.

Personal Insurance Checklist

How many of the following apply to you and your agent?

- I know how old my roof is and/or when it was last replaced.
- I know whether or not my water heater is up to code.
- I know whether or not my HVAC is up to code.
- I know whether or not my detached garage or shed is covered.
- I know whether or not my I live in an area that is at high risk for tornado damage, flooding or other environmental incidences.
- I know whether or not I have proper coverage to protect you from these natural disasters.
- My agent has gone through this type of policy with me.
- I currently live in a neighborhood with an HOA and I clearly understand what is covered by me versus what is covered by my HOA.
- As a pet owner, my agent has ensured my pet is covered on my insurance policy.
- As a renter, my agent has ensured me that my rental property is covered on my policy.
- As a rental property owner, my agent has ensured me I have proper coverage for my rental.

Business Lines Checklist

How many of the following apply to you and your agent?

- I am confident that my business insurance covers all areas critical to my specific business.
- I feel comfortable that my agent has addressed the exposure I have with regard to emerging Cyber Liability claims, including phishing scams and data privacy breaches.
- I have employment practices insurance. In other words, I am protected as an employer if an employee files a claim against me.
- My business has an umbrella policy to protect me from catastrophic loss. (In case a claim arises that exceeds your current coverage, the umbrella policy will step in so you won't have to pay out-of-pocket expenses).
- My company currently uses vehicles to conduct business. I'm comfortable that my policy protects me for the vehicles I own, those that I rent, and my employees and/or sales people who drive their own personal vehicle.

**Not As Many Checks As You Hoped?
We have your back.**

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