

# THE 2023 INSURANCE CHECKLIST

As 2023 begins, take a few minutes to ensure that you have the right insurance coverage in place—especially taking into consideration the life changes that may have occurred since you last reviewed your policies. Whether you're looking for a new policy or simply reviewing your current coverage, this checklist will help you make sure that you have all the protection you need.

1

## REVIEW YOUR COVERAGE

Your current insurance policies will have premiums, deductibles, and limitations on what is covered, and it's important to make sure these still meet your needs as they may have changed over time.

2

## CHECK YOUR LIMITS

One of the first steps in assessing your insurance needs for the upcoming year is to review the limits of your current coverage—the amount your policy will pay out in the event of a claim.

3

## COMPARE QUOTES

Shop around and compare quotes to ensure you are getting the best deal when it comes to insurance.

4

## PROTECT VALUABLES

New acquisitions—jewelry, vehicles, or artwork—should be protected separately from a regular homeowners or automotive policy.

5

## PREPARE FOR THE UNEXPECTED

Consider protecting yourself and your family from natural disasters, floods, life and other health events with individual and appropriate policies.

## POLICIES YOU MAY NEED:

### Automotive Insurance

- Liability coverage
- Uninsured/underinsured motorist (UM) coverage
- Personal injury protection (PIP)
- Medical payment coverage. Comprehensive and collision coverage

### Home Insurance

- Dwelling coverage
- Personal property coverage
- Other structures on the property
- Liability coverage
- Additional living expenses

### Renters Insurance

- Personal property coverage
- Liability coverage
- Additional living expenses coverage

### Umbrella Coverage

### Premium Coverage

- Second home/Rental Insurance
- Equine Insurance
- Boat / Watercraft
- Personal Excess Liability
- Private Aviation
- Collectibles

### Travel Insurance

### Life Insurance

- Term life insurance
- Permanent life insurance

### Health Insurance

- Marketplace or Private health coverage
- Health Savings Account
- Disability Insurance
- Group disability (through work)
- Individual disability policy

### Long-Term Care Insurance

Protecting yourself, your family and your assets is what we do. If you'd like to schedule an annual check-in with one of our agents, please [contact us](#) and let us know.



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