



COM-CO INSURANCE AGENCY, INC.
 3425 Dempster Street
 Skokie, IL 60076
 Phone: 847-673-1212 Fax: 847-673-1240

Personal Insurance Review Checklist

Name: _____

Date of Completion: _____

<u>Auto Insurance Section</u>	Insured	Not Insured	Not Sure	Not Needed
Adequate liability and uninsured motorist limits				
Business use of a vehicle				
Higher deductibles to save money				
Collision Insurance on older vehicle (consider dropping)				
Cost of Rental car if my vehicle is damaged or stolen				
Towing (might duplicate AAA or GM roadside assistance, etc.)				
Rented cars on vacation, etc. (verify coverage with insurance agent and possible free coverage with credit card company)				
Loan/lease gap (to cover difference between value of car and balance of loan or lease)				
"After factory" customization or electronics				
All licensed drivers in household				
Other:				

<u>Home Insurance Section</u>	Insured	Not Insured	Not Sure	Not Needed
Adequate building limit. To verify, ask for a copy of replacement cost evaluation completed by your agent.				
Improvements to home since purchase				
Back up of sewer or sump pump				
Flood and earthquake				
Structures on your property other than standard garage				
Cost of changes mandated by local ordinance if substantial loss to your home (i.e. New wiring, etc.)				
Adequate limit to cover replacement cost of belongings				
Belongings kept elsewhere (i.e. self storage, summer home)				
Jewelry, watches, furs, fine arts, silverware, and collectibles				
Home based business not insured elsewhere				
Business property not insured elsewhere (i.e. tools, computers)				
Other owned properties (rentals, summer home, time share)				
Adequate personal liability limit				
Liability coverage for libel and slander (can be added for small cost)				
Outside activities (i.e. board member non-profit organization)				
Higher deductibles to save money				
Other:				

<u>Other Insurance Section</u>	Insured	Not Insured	Not Sure	Not Needed
\$1 million umbrella policy (provides additional coverage over auto and home and other possible exposures)				
Cars, snowmobiles, jet skis, boats rented on vacation (coverages are usually provided by umbrella)				
Owned business located outside of home				
Life Insurance reviewed/updated in past 3 years				
Health Insurance (even if covered at work) reviewed in past 3 years				
Other possible exposures:				