Now is a good time for an insurance review

Dear <Sam and Sally Sample>,

Every year brings change – in our lives, our families, our careers – and it is important to be sure that your homeowners and auto insurance coverages keep pace. An annual insurance review is an essential part of our service to help you make sure you have the insurance you need.

We have included a convenient checklist on the back of this letter, and a couple of items have been circled in advance for you to consider. Give us a call at <Agency Phone #> so we can take just a few minutes to discuss your options for updating coverages, limits and deductibles.

Sincerely,

<Agent Signature>

An insurance review is important to both of us. We can help you...

Update your limits. Limits that are too low for your current situation do not provide adequate protection; raising them can prove to be a wise investment.

Find the discounts you deserve. Taking advantage of discounts for which you may now be eligible can save you money; increasing your deductibles may reduce your premiums.

Determine if last year’s policy reflects today’s needs. Whether you have made minor updates or built an addition on your home, or made changes in your driving habits or vehicles, the amount of coverage you would need to repair or replace your property after a loss may be affected.

Review your insurance checklist on reverse side
Insurance Checklist For
<Sam and Sally Sample>

Your answers to each of the statements below will provide a good foundation for evaluating your current insurance needs. Please keep both the past year and the upcoming year in mind, and check either “YES” or “NO”.

YES  NO
☐☐ I will be buying a new home or making structural changes to my existing home
☐☐ I will be starting or selling a business
☐☐ My daily commute will be changing (e.g., new job, retirement)
☐☐ I will have a new driver in my household
☐☐ I am considering purchasing a vehicle that uses hybrid technology
☐☐ I recently installed a smoke detector, fire extinguisher, burglar and/or fire alarm
☐☐ I own additional jewelry, furs, antiques, collectibles, sporting equipment, or other valuable items
☐☐ I am interested in identity fraud protection services
☐☐ I am interested in learning more about additional liability coverage/umbrella insurance

Knowing about changes in your life, property and driving habits helps us recommend coverage. An insurance review can also help uncover discounts you may now be eligible for.