Insurance Self-Checklist

This checklist is designed to help you quickly assess your insurance coverage. Mark Yes or No for each item. Make comments as necessary

Personal Situation

Checklist Item	Yes	No
Do you have dependents (spouse, kids, others relying on your income)?		
Have you had any major life changes recently (marriage, divorce, new child, new home)?		

Health & Disability

Checklist Item	Yes	No
Do you have health insurance?		
Do you know what your health insurance does not cover (deductibles, copays, prescriptions)?		
If you couldn't work for six months, would your disability insurance cover most of your income?		

Life Insurance

Checklist Item	Yes	No
Outside of work, do you have personal life insurance?		
If something happened to you, would your family be able to pay funeral costs, the mortgage, debts, and/or future expenses (like college)?		

Property & Liability

Checklist Item	Yes	No

Do you have home or renter's insurance?		
Is your home/renter's insurance set to cover replacement value rather than just cash value?		
Do you have auto insurance?		
Do you have liability only?		
Do you have comprehensive insurance?		
Do you carry enough auto liability coverage to protect your income and assets?		
Do you have an umbrella liability policy (sometimes called excess liability coverage)?		

Job-Specific

Checklist Item	Yes	No
Teachers: Are you confident your union/district benefits cover disability and survivor needs?		
Firefighters: Do you have extra accident or critical illness insurance beyond workers' comp?		
If not a teacher or firefighter: Do you have accident or critical illness beyond worker's comp?		
Do you have short-term or long-term disability insurance?		

Retirement & Long-Term Planning

Checklist Item	Yes	No
Are your retirement and pension beneficiaries up-to-date?		
Have you thought about long-term care coverage (if over age 45)?		

Wrap-Up

Checklist Item	Yes	No
Do you have a will or power of attorney in place?		
Is there any insurance coverage you already feel uncertain about?		