

# HRM

Insurance Services

18 E Main St. New Palestine, IN 46163



## ***YOUR PERSONAL INSURANCE CHECK UP***

As we are approaching the renewal of one or more of your insurance policies and for the peace of mind that comes from knowing you have the right insurance protection, please take a few minutes to review the following questions.

### **Home**

- We would like an estimate of our home's reconstruction cost at today's prices.
- We are concerned about damage to our home and contents caused by an Earthquake.
- We have questions about a Flood Insurance policy.
- We are concerned about having our identity stolen.
- We have a finished basement and want adequate protection for damage to our home and contents from sewer backup or sump pump failure.
- We own antiques, fine arts, paintings or other collectibles.
- We own guns or fire arms valued over \$1,000.
- We have jewelry, watches, silverware and/or furs valued over \$1,500.
- We have a woodstove or fireplace insert in our home.
- We recently remodeled and/or made a room addition to our home.
- We have a boat, snowmobile, 4-wheel ATV or off road bike.
- We conduct a business out of our home.
- We have a burglar or fire alarm in our home.
- We rent our home to others using Airbnb or similar service.
- We have a mortgage and want to be sure we are covered in the event of death or disability.

### **Auto**

- We need to review the drivers on the policy that operate our vehicles on a regular basis.
- We have a vehicle owned by an employer that we drive to/from work.
- We drive one of the vehicles on the policy for business use each day.
- We use a vehicle on the policy to push snow.
- There are youthful drivers in the household that need to be listed on the policy.
- A youthful driver on the policy maintains a B average in school.
- A youthful driver on the policy is attending a college over 100 miles away.
- We would like to discuss changing our physical damage deductibles on the policy.
- The driving usage on our vehicles have changed since last year.
- We use a vehicle to driver for Uber, Lyft or similar service.

**If you answer "YES" to any of the items above or have any questions, please call or email our office so we can discuss and make the proper recommendations for your insurance needs.**