Samuel J. Sarullo Insurance
Personal Insurance Guide

Questions to consider when reviewing your personal insurance protection.

Your insurance should keep pace with your life. Use this guide to identify changes and questions worth discussing during a personal insurance review.

Start With Your Household

Personal insurance should reflect the people, property, income, and responsibilities you have today.

■ Have marriage, divorce, children, dependents, or other household responsibilities changed?

■ Has your income or employment changed?

■ Have you purchased, sold, or remodeled a home or other property?

■ Have you acquired valuable personal property, vehicles, or recreational equipment?

Life Insurance

Consider whether the financial protection you have would still meet your family's needs.

■ Would your household have enough financial support if your income disappeared?

■ Are your beneficiaries current?

■ Have debts, mortgage obligations, education needs, or estate plans changed?

■ Should existing policies be reviewed for amount, type, ownership, or duration?

Health & Personal Protection

Review the costs you could face from illness or injury and understand the protection you currently carry.

■ Do you understand your deductible and out-of-pocket exposure?

■ Has your employment or family situation changed your health coverage?

■ Have you considered how an extended illness or disability could affect income?

■ Are there coverage limitations or exclusions you need explained?

Home, Property & Liability

Property coverage should be reviewed when the property, its contents, or your liability exposure changes.

■ Does your coverage reflect current rebuilding or replacement needs?

■ Have renovations or major purchases changed the value of your property?

■ Are deductibles appropriate for your situation?

■ Is your liability protection still appropriate?

Your Review Checklist

Use this checklist before your next personal insurance review.

- ■ Current policy declarations and renewal information
- ■ Changes in family, income, employment, or responsibilities
- ■ Home, property, vehicle, or valuable-item changes
- ■ Beneficiary information to review
- ■ Questions about limits, deductibles, exclusions, or gaps
- ■ Any coverage you believe may need a closer look

Bring your questions and current policy information to an insurance review. The purpose of this guide is to help you organize a conversation—not to tell you which coverage you must purchase.

Samuel J. Sarullo Insurance
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Financial Security & Peace of Mind
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