Samuel J. Sarullo Insurance

Complimentary Insurance Protection Review Guide

A practical guide to the questions worth considering when reviewing your insurance protection.

Why review your protection?
Insurance needs can change when your family, income, property, responsibilities, or business changes. This guide is designed to help you organize a conversation about what you have, what has changed, and where additional attention may be warranted.

1. Start With What You Already Have

Gather your current policies, declarations pages, renewal notices, and recent changes. A review is easier when you can see the protection you already carry.

■ Do I know which policies I currently have and when they renew?

■ Have my limits, deductibles, premiums, or covered property changed?

■ Have I purchased, sold, remodeled, or substantially changed any property?

■ Have my household members, beneficiaries, or financial responsibilities changed?

■ Have I changed jobs, income, business ownership, or the way I earn money?

2. Life & Family Protection

■ Would the people who depend on me have adequate financial protection if I died?

■ Has my need for life insurance changed because of marriage, children, debt, or retirement planning?

■ Are my beneficiaries current and consistent with my intentions?

■ Have I taken on a mortgage, business obligation, or other financial responsibility?

■ Should I review existing policies for amount, term, ownership, or beneficiary changes?

3. Health & Personal Protection

■ Has my household's health coverage or eligibility changed?

■ Do I understand my deductible, out-of-pocket exposure, and major exclusions?

■ Would an unexpected medical event create a financial strain for my household?

■ Have employment or family changes affected who needs coverage?

4. Property & Liability Protection

Property protection is more than protecting the building or belongings. Liability exposure can also create significant financial consequences.

■ Does my property coverage reflect today's rebuilding or replacement needs?

■ Have I made improvements or acquired valuable items that should be reviewed?

■ Are my deductibles appropriate for my financial situation?

■ Do I understand the major exclusions and limitations in my policy?

■ Do I have adequate personal liability protection for my circumstances?

■ Should I consider whether additional liability protection is appropriate?

5. Business & Commercial Protection

■ Has my business changed its location, equipment, employees, services, or revenue?

■ Are business property and equipment values still accurate?

■ Have contracts, leases, customers, vendors, or business relationships changed?

■ Have I reviewed liability exposures associated with the way the business operates?

■ Do business vehicles, employees, or other operational changes require a policy review?

6. Common Areas to Double-Check

Area	Questions to consider
Coverage limits	Are the limits still appropriate for today's values and responsibilities?
Deductibles	Are deductibles affordable while still making sense for the protection needed?
Beneficiaries	Are beneficiary designations current?
Valuable property	Have new or higher-value items been added?
Liability	Has your exposure changed because of property, vehicles, business, or other activities?
Policy changes	Have endorsements, exclusions, or conditions changed since the last review?

7. Questions to Bring to an Insurance Review

■ What risks should I be most concerned about based on my current situation?

■ Are there gaps or overlaps in my current protection?

■ Are my current limits and deductibles still appropriate?

■ Are there changes in my life, property, or business that should be reflected in my coverage?

■ What options should I compare before making a change?

Your Personal Review Notes

Use this page to record items you want to discuss during your next insurance review.

Changes in family / household:

Changes in property or vehicles:

Changes in employment or income:

Changes in business:

Policies or renewals I want to review:

Questions I want answered:

A protection review is a conversation—not a commitment to change coverage. Bring your questions and current policy information so you can make informed decisions.

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Financial Security & Peace of Mind
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