New year, new insurance needs: 5 areas to review.



Have you set resolutions for the new year? We have a request for you: In addition to your personal resolutions, take time to make necessary updates and changes to your insurance, too.

Many areas of your life – like your home, car, family, business, and plans – could have changed in the last 12 months. That's why it's a good habit to use the new year as a time to refresh coverage and set yourself up for success.

Not sure what to look over? Here are some key insurance areas to review:

1. **Your home inventory.** Did you get any expensive gifts over the holidays or invest in big-ticket items like a flat-screen TV this year? Homeowners and renters insurance can be lifesavers in times of disaster, but policies have limits and require up-to-date records of your belongings. The beginning of the year is a great time to review your belongings and update your home inventory list. Be sure to keep receipts for large purchases with your inventory list, too.

2. **Your driving habits.** A lot can change with your driving habits in one year. Maybe you transitioned to an online work schedule and are no longer commuting to an office. Maybe you have a job that now requires you to drive more. Maybe your teen is now old enough to get behind the wheel. Instead of renewing your policy without considering your life changes, take time to look through our different auto insurance options and talk to an agent about coverage that keeps up.

3. **Your life insurance needs.** Marriage, children, health changes, business ventures, or generally building wealth may lead to a new or updated life insurance plan. As you look at the last year and the year ahead, call these changes to mind. The new year is also a good time to review/adjust the

beneficiaries and coverage amounts within your current policy as needed.

4. **Your renovations.** Did you renovate your home last year or make plans to break ground this year? It's important to get these home improvements covered. Throughout the home renovation process, keep track of the value you're adding in your home and get an appraisal to accurately reflect the home's new value. Review your homeowners coverage and ensure it is the best fit for you and your home updates.

5. **Your future plans.** The whole year is ahead of you. What are you hoping to get out of it? If the answer includes major life, property, or business changes, now's the time to plan. Our agents are here to talk through changes proactively so you can be covered from the start.

Insurance needs change constantly. That's why the new year is a great time to review and adjust policies to work the hardest for you. Make a habit of looking at, discussing, and adjusting your insurance coverage every year. It's a New Year's resolution you can keep, and one that will continue helping you year after year.

Ready to go into the year protected? Talk to one of our local, independent agents about your coverage needs and changes today.