



Insurance is not a luxury it is the foundation of financial protection. Use this checklist to identify where you may have gaps in your coverage.

LIFE INSURANCE

Coverage Type	Have It?	Provider / Notes	Review Date
Term Life Insurance <i>Covers a set period most affordable option for income replacement.</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____	_____
Whole/Permanent Life Insurance <i>Lifelong coverage with a cash value component.</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____	_____
Coverage Amount Reviewed Recently <i>Rule of thumb: 10-12x your annual income.</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____	_____
Beneficiaries Updated <i>Review after marriage, divorce, birth, or death of a loved one.</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____	_____

HEALTH & DISABILITY INSURANCE

Coverage Type	Have It?	Provider / Notes	Review Date
Health Insurance <i>Employer plan, marketplace, or private make sure you are covered.</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____	_____
Short-Term Disability Insurance <i>Covers income if you cannot work for a short period.</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____	_____
Long-Term Disability Insurance <i>CRITICAL protects your income if you are disabled long-term.</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____	_____
Dental & Vision Insurance <i>Often overlooked but important for overall health.</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____	_____

PROPERTY & LIABILITY INSURANCE

Coverage Type	Have It?	Provider / Notes	Review Date
Homeowners or Renters Insurance <i>Protects your home and personal property.</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____	_____
Auto Insurance <i>Minimum required by law consider comprehensive coverage.</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____	_____
Umbrella Insurance <i>Extra liability protection above your other policies.</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____	_____
Flood or Disaster Coverage <i>Standard home insurance rarely covers flooding check your policy.</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____	_____



BUSINESS & LEGACY PROTECTION

Coverage Type	Have It?	Provider / Notes	Review Date
Business Owners Policy (if self-employed) <i>Protects your business assets and liability.</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____	_____
Long-Term Care Insurance <i>Covers assisted living or nursing home costs plan early.</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____	_____
Will / Trust in Place <i>Insurance and estate planning work together.</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____	_____
Key Person Insurance (if you have employees) <i>Protects the business if a key person is lost.</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____	_____

MY INSURANCE NOTES & ACTION ITEMS

1. _____
2. _____
3. _____
4. _____

Gaps in your coverage? Book your FREE 30-Minute Clarity Call to review your protection strategy. Scan the QR code above or visit www.dickeyfinancialfirm.com.