

Don't Get Caught Under Insured!!

2 Minute Insurance Checklist (Audit)

Your "Shield of Safety & Security", When You Want Complete Insurance Protection!
(What would your self- audit show?)

Auto Insurance

Amounts per person/per accident/property damage (ex. \$25,000/\$50,000/\$10,000).

- Do I know how much coverage I have? _____
- If I had a serious accident tomorrow, how much would I want insurance to pay for?

- If I had a fender bender tomorrow, how much would I want insurance to pay for?
_____ How much could I pay for? _____ (deductible)
- Do I know the "magic" number when an accident is chargeable to me? _____

Homeowners Insurance

- My house is insured for 100% of its re-building cost new? _____
- If your car was broken into and stuff stolen, how much would you want insurance to pay for? _____ My contents are insured for 100% replacement cost?

- If your dog bit someone, how much would you be covered for? _____
- If you lost your jewelry, would you want it replaced? _____
- Have you made changes in the last year... put on an addition? _____ Bought a dog?
_____ Acquired land? _____ Started working at home? _____ Put in a pool? _____
Other changes? _____

Umbrella Insurance

- Do I have assets that need to be protected from lawsuits? _____
- Sit on a charitable board of directors? _____
- Own "hunting" land? _____
- Have a dog? _____
- Young drivers in the house? _____

Life Insurance

If I had an accident and died tomorrow, how much would I want insurance to pay for

- Final Expenses? _____
- Mortgage? _____
- Car Loan? _____
- 4 years of college for my child? _____
- 3x my income? _____
- My total would be? _____
- I'm currently insured for? _____
- Underinsured by? _____

Do you have a personal relationship with your insurance company/agency?

We can only insure what we have knowledge about. Completing the questionnaire will help us determine if there are any “gaps” that need to be closed in your insurance! When was the last “audit” of insurance that you did?

Need immediate help? Call us at (716) 684-3203

or email me today! Tom@larseninsurance.com

Larsen Insurance Agency
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P.S. - This is what our clients say about us:

“Larsen Insurance Agency is wonderful. The staff responds quickly to all of our needs and helps us to stay on top of our policies.” **Jennifer Bednasz**

“I love using Larsen as my Insurance agency! Everyone is ALWAYS friendly, helpful, and very responsive when I call the office. Not only WOULD I recommend them to others I DO whenever someone I know is looking to shop out their homeowners or car insurance.”

Erin Batten

“Real people locally who care when I had questions or concerns about my policy!”

Debra Arnold

“Good, attentive service, and friendly staff! Oh- and I saved a bunch of money, too”

Adrienne Grace

“Donna made things very clear to us. She communicated well and did the leg work of dealing with our homeowners' insurance. It's nice to have a person to go to in this technologically advanced society.” **Leif Johnson**

“I have been Larsen insurance for I believe at least 10 years. I am at Larsen because of the great service from Heidi M. She looks out for MY interests in insurance, which I really appreciate! I was with State Farm for over 20yrs, and that is all I got were increased prices, which my agent did nothing to help me with. Heidi, God Bless you!” **Rev. Rick m Maisano**