## BrokerLink's Guide to Renewing Your Home and Car Insurance

Is your insurance renewing? Together, you and your broker can review your existing policy to see if your current coverage still applies to your lifestyle. When renewing your home and car insurance your broker may ask you questions about:

## You

- Recently married or divorced?
- Changes to family members listed on policy? (e.g. spouse, child or dependent, authorized driver)
- New address?
- Changes to occupation?
- Updated contact information?



## **Your Home**

- Changes in property value?
- Recent upgrades?
  (e.g. new furnace, hot water tank)
- Recent home renovations?
  (e.g. basement development)
- Changes to building materials or construction elements?
  (e.g. new roofing, siding)
- Renting to tenants?
- Vacant home for extended periods of time (snowbirds)?
- Home security system?
- Any unrepaired damage to your home?

## **Your Car**

- Changes in driving habits?
- Changes in commute distance?
- Driving for business purposes?
- Additional drivers?
- Right coverage for specific vehicle?
- Winter tires?
- Anti-theft device?
- Any unrepaired damage to your vehicle?
- Any vehicle enhancements? (e.g. car starter, new stereo, etc.)



Make sure what you want covered, is covered.

