



MEEMIC Insurance Company

Insurance for Family and Friends of the Educational Community

MEEMIC'S INFORMATION SERIES:

INSURANCE CHECK-UP



When was the last time you had a thorough insurance check-up? If it's been more than a year, we encourage you to use the handy checklist below to help you review your insurance coverage... you may find out how to improve your coverage, save valuable premium dollars, or both!

Policyholder Profile

Has your personal profile changed?

- Name
- Residential or mailing address
- Marital status
- Started a new job or business
- Recently retired
- Recently had an accident or moving violation

What about the profile of others in your household?

- Name
- Residential or mailing address
- Marital Status
- Started a new job or business
- Recently retired
- Recently had an accident or moving violation

Vehicle Profile

- MEEMIC does not have the correct year, make, model and vehicle identification number (VIN) on all insured vehicles
- Your vehicle have anti-theft devices
- You want to revise your coverage limits and/or deductibles
- You want to consider dropping collision or comprehensive coverage on your older vehicle(s)
- Your vehicle's lienholder (bank, savings and loans, leasing company) has changed
- Your vehicle was recently paid off
- Your vehicle has been transferred to another family member's name

Residence Profile

- Your mortgage company's name and/or address has changed
- The home is not insured for its full replacement cost
- There has been additions or improvements made to your home
- Additional structures on your property (e.g. garages, sheds, workshops) are not fully covered
- You are conducting a business out of your home (this includes babysitting)
- You own a personal computer that may or may not be used for business
- You own valuables like furs, jewelry, stamp collection or art that need special coverage
- Your current coverage limit for your personal property (e.g. clothing, furniture, household goods) is not sufficient
- You recently installed protective device systems for your home (e.g. fire, smoke or burglar alarm system)
- Your home needs flood insurance protection

Your MEEMIC agent is always available to review your automobile and homeowner policies to see if they still meet your current needs.