



Personal Insurance Review: Are You Fully Protected?

Keeping your coverage aligned with your life.

Life changes—and your insurance should keep up. A Personal Insurance Review (PIR) is a simple but important way to make sure your coverage continues to protect what matters most: your family, your assets, and your lifestyle.

Why a Personal Insurance Review Matters

The goal of a PIR is to provide an objective look at your current risks and exposures so you're properly protected in the event of a loss. Over time, even small changes can create gaps in coverage—often without you realizing it.

What We Review Together

During your review, we take a comprehensive look at your policies and:

- Identify potential gaps in coverage
- Evaluate whether your coverage limits are still appropriate
- Explore competitive options and updated products
- Recommend the right balance of risk and protection

Have You Made Any Recent Changes?

Many everyday updates can impact your insurance coverage. For example:

- Home improvements like finishing a basement, adding a porch, or installing a new roof
- Purchasing or customizing a vehicle
- Changes to your mortgage or property ownership

Even these common updates can affect how your policies respond in a claim. Our goal is to make sure there are no surprises—only protection you can count on.

Expanding Your Protection

As part of your review, we may also discuss additional coverage options, such as:

- **Life Insurance:** Securing coverage outside of work helps protect your loved ones long-term and locks in your insurability at a younger age
- **Umbrella Insurance:** Adds an extra layer of liability protection in million-dollar increments to safeguard your assets
- **Uninsured/Underinsured Motorist Coverage (UM/UIM):** Protects you if you're involved in an accident with someone who has little or no insurance

When Should You Update Your Coverage?

It's important to keep us informed of any life or financial changes, including:

- Marriage, divorce, or growing your family
- Name changes or creating a trust
- Buying or selling a home, vehicle, or recreational equipment
- Home upgrades or additions
- Increases in income or net worth
- Changes to home security systems or valuable collections
- New drivers or changes in vehicle usage

If something has changed, there's a good chance your insurance should too.

We're here to help you make informed decisions and feel confident about your coverage. If you've experienced any changes—or simply haven't reviewed your policies in a while—now is a great time to connect.

Reach out today to schedule your Personal Insurance Review and make sure you're on track and fully protected.

Vance Whitwer

Director of Insurance

515-512-1313

vance@mylfginsurance.com