



Home and Auto Review One-Pager

Use this when household policies may not match the client's current assets, drivers, or property.

■ Advisor Talking Points

- Dwelling coverage should track rebuild cost, not market value or purchase price.
- Replacement cost and scheduled property matter when clients own valuable items.
- Home and auto liability limits should make sense relative to assets.
- UM/UIM limits deserve attention because the other driver's insurance may be weak or absent.
- Flood, earthquake, water backup, and rental exposures are often assumed covered when they are not.
- Renewals are a good time to confirm nothing important was reduced or removed.

■ Mistakes to Avoid

- Insuring the house to an outdated number and assuming it still reflects rebuild cost.
- Keeping state-minimum auto limits after the client's assets have grown.
- Leaving jewelry, art, collectibles, or firearms unscheduled because the client assumes they are fully covered.

■ When to Refer

- Refer after renovations, new valuables, a teen driver, a second home, rental property, or a meaningful increase in net worth.
- Refer when liability limits look low relative to the client's assets.
- Refer when the advisor wants household risk reviewed before recommending an umbrella.

How Aligned Path Helps

Bring us in when household policies need a second look before renewal, umbrella placement, or a major property or driver change.

