

150 Years

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When Should You **Review** Your **Insurance**?



Usborne & Hibbert
Mutual Fire Insurance Company

Most people set up their insurance and then do not look at it again until renewal. The problem is that life rarely stays the same for long. A small change in your household, income, or routine can quietly create gaps in coverage or leave you paying for protection you no longer need. An insurance review is not only for major milestones. It is a quick way to make sure your coverage still matches your real life.



MOVING. RENOVATING. OR CHANGING HOW YOU USE YOUR HOME

A new address is an obvious reason to update insurance, but it is not the only home-related trigger. Renovations, a finished basement, a new roof, or upgraded kitchens and bathrooms can change the replacement cost of your home. If your policy limits are based on old numbers, you may be underinsured. Even smaller changes, like renting out a room or using part of your home for business, can affect eligibility and how claims are handled.

BUYING A NEW VEHICLE OR CHANGING HOW YOU DRIVE

New car, used car, leased car, it all matters. Your policy should reflect the vehicle's value, financing requirements, and the type of coverage that makes sense (collision, comprehensive, gap coverage, and so on). Beyond the vehicle itself, changes in commuting, adding a young driver, or using a vehicle for deliveries or business use can affect both pricing and coverage. If the insurer does not have the full picture, a claim can become complicated.

MAJOR FAMILY CHANGES

Marriage, separation, divorce, and having children are all moments to review coverage. You may need to update beneficiaries, adjust life insurance amounts, and confirm who is listed on home and auto policies. If you have dependents, the financial impact of an unexpected illness or death changes, and your insurance should match that reality.

INCOME CHANGES AND CAREER SHIFTS

A new job, a raise, becoming self-employed, or losing employer benefits are huge triggers. If you are leaving a workplace plan, you may need replacement coverage for health, dental, disability, and life insurance. If you are starting a business, you may need commercial coverage or endorsements that protect equipment, liability, and income.

BIG PURCHASES AND LIFESTYLE UPGRADES

A new engagement ring, higher-end electronics, a boat, an ATV, or even frequent travel can all affect what you should insure and how you should insure it. Some items need separate scheduling, and some activities require specialized coverage. If you wait until after something happens, it is often too late to add protection.

Most people set up
their **insurance** and
forget about it.
But life **changes** and
your coverage should
too.

If you have any questions or just want to review your policy,
reach out to your U&H Agent or Broker today!



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