Insurance Types Checklist Sample

Create an inventory of your existing insurance coverage, distinguishing between employer-provided and private policies. This version contains sample content.

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| **Insurance Type** | **Employer-Provided** | **Private** | **Insurer Name** | **Policy Coverage** |
| Disability – Short-term | √ |  | XYZ corp | Up to 80% of monthly income for up to 3 months |
| Disability – Long-term |  | √ | ABC corp | Up to 60% of monthly income, beginning after 3 months of disability |
| Life - Term |  | √ | AA Mutual | Remaining term 11 years; death benefit $750,000 |
| Life - Permanent |  |  |  |  |
| Auto (P&C) |  | √ | DEF corp | Liability protection $300,000 per person |
| Homeowner (P&C) |  | √ | DEF corp | Personal liability $300,000 each occurrence  |
| Renter (P&C) |  |  |  |  |
| Umbrella (P&C) |  | √ | DEF corp | Limit of liability $1,000,000 each occurrence |
| Medical Malpractice | √ |  |  |  |
| Legal Insurance |  |  |  |  |
| Health | √ |  |  |  |
| Dental |  |  |  |  |
| Vision |  |  |  |  |
| Long Term Care |  |  |  |  |

P&C means Property and Casualty.

Policies provided through your employer may expire when you leave your job. When you obtain your own private insurance, you don’t lose it when you change jobs. Many employer-provided policies are limited, so it can be advisable to supplement them with private insurance.