

[Time to Dust Off Those Old Insurance Policies](#)

With springtime comes spring cleaning. We may take the time to deep clean the house and clear out the garage, however, most of us don't take the time to perform the same spring cleaning for our financial affairs.

When was the last time you reviewed your insurance policies and "cleaned them" – in other words, took a look at them and made sure that they were in order and still providing the coverage that you need? Do you need more of certain coverage and less of another? Have you had major life events such as a new child, gotten a new job or house? Do you have coverage that is no longer necessary?

Making sure you go through your policies is important to make sure that you're getting the best value. The insurance marketplace continues to change and what was good coverage 5 or 10 years ago may not be the best coverage any longer. Is your insurance company as financially strong as it was 5 or 10 years ago? Have the terms of your policy changed in a way that will lessen any benefits paid?

Now is a good time to pull out each and every type of insurance policy and review it – auto, home, renters, umbrella, flood, earthquake, life, disability, long term care, health, and any other type. If you don't have the time to do them all at once, take the time to do so next time you pay your premiums – you want to make sure you get what you pay for.

Your Insurance Spring Cleaning To-do List:

- Find all your insurance policies – If you do not have complete copies (The policy AND the summary declarations page) contact your insurance agent/broker and ask them to send it to you.
- Check to make sure they have the correct information and look for obvious errors.
- Set up a sit down with your agent/broker to make sure your policies are providing the coverage you need.
- Sign up to receive United Policyholders newsletters and tips [click here](#).

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the "Find Help" section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

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If you have questions about a type of insurance, [browse our library](#) or use our [“Ask an Expert” forum](#).

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