



NW Insurance Council

## *Consumer Alert*

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## Is your insurance still right for you? Ten questions to ask about your insurance coverage

### What to Know

- *A complete review of your home and auto insurance policies is recommended at least once a year to make sure you have the coverage you need.*
- *An annual review is also a great time to ask if you qualify for discounts on your insurance policies.*
- *Keep a detailed [home inventory](#) of all your possessions and keep your home inventory up-to-date if you add valuables, such as new furniture or electronics. And don't forget to add new drivers and vehicles to your auto policy.*

**SEATTLE, WA, December 31, 2025** – Insurance is designed to help you recover after the unexpected, but only if your coverage matches the risks you face. In the Pacific Northwest, heavy rain and flooding are common concerns, yet many people don't realize that flood damage to homes requires a separate policy, and vehicle flood damage is only covered with optional comprehensive auto coverage. Reviewing your insurance policies annually can help make sure you're properly protected.

While certain types of insurance are required, such as auto liability coverage for drivers in nearly every state, homeowners insurance for people with a mortgage, or renters

insurance required by some landlords, many important coverages are optional. These optional coverages can make a significant difference when disaster strikes or life circumstances change.

The best way to understand whether your current policies are meeting your needs is to review them at least once a year with your insurance company or agent.

“It pays to get an insurance checkup with your agent or company at least once a year,” said Kenton Brine, president of the NW Insurance Council. “Change is constant in our lives — drivers are added, cars are replaced, families grow, home replacement costs increase, and even our climate is changing — so it’s smart to make sure your insurance policies are keeping up with your life.”

The [NW Insurance Council](#) recommends reviewing your insurance policies annually, and anytime you experience a major or even minor life change.

### Questions to ask during your annual insurance checkup

To help consumers get started, the NW Insurance Council suggests asking these 10 questions during an annual insurance review:

1. **How does my coverage work and what’s excluded?**

Ask what is and isn’t covered under your [homeowners](#) or renters policy, including your deductibles (the amount you pay out-of-pocket to repair or replace items lost or damaged in your insurance claim). Also, ask what your policies *don’t* cover. For example, standard homeowners insurance typically does not cover floods, earthquakes, landslides, or sinkholes, but separate policies may be available.

2. **Are there ways to lower my premiums?**

Ask about discounts for bundling policies, installing safety devices like smoke detectors or alarms, or choosing higher deductibles.

3. **Do I have enough coverage to rebuild my home today?**

Many homeowners believe that the coverage limits of their homeowners insurance policy are linked to the market value of their home, but “actual cash value” policies may not keep up with rising costs for building materials and labor in your community. Ask about “[replacement cost coverage](#),” which can guarantee your entire home and contents will be restored to original condition if destroyed, even if costs have risen over time.

4. **Do I need extra coverage for valuables?**

Items like jewelry, fine art, bicycles, or sports equipment often have limited coverage. Additional protection, such as a [floater or endorsement](#), can be purchased in addition to your homeowners or renters policy to cover the full value of your jewelry or other expensive items.

5. **Am I adequately protected if someone is injured on my property?**

Review your liability limits and consider whether an [umbrella policy](#) is appropriate to protect your assets if a serious injury claim occurs.

6. **Do teen drivers change my auto insurance needs?**

[Teen drivers](#) should be disclosed and added to your policy. Failing to do so could result in reduced coverage or denied claims. Also, it’s generally less expensive to add them to your own [auto insurance](#) policy rather than buy separate policies for them. Vehicle choice and multi-policy discounts can also impact costs.

7. **How does college affect coverage for my kids?**

Students living in dorms may be covered under a parent’s policy, but higher limits may be needed, especially if they have expensive items like high-end laptops or bicycles. Off-campus students usually need [renters insurance](#), and “students living away” may qualify for auto insurance discounts.

8. **Will a job change or retirement affect my insurance?**

Reduced commuting may lower auto premiums, while changes in employer-provided life insurance may require replacement coverage.

9. **Does marriage or divorce change my insurance needs?**

Married couples may qualify for discounts by combining policies. Divorce typically requires separate auto and homeowners or renters policies.

10. **How do I file a claim, and what should I expect?**

Knowing your insurance company's process for [filing a claim](#) and the typical timeline for reimbursement will help reduce stress during the claims process.

Many insurers offer online claims filing and mobile apps to document damage quickly.

For more information or help finding insurance resources, contact the Northwest Insurance Council at (800) 664-4942.

*NW Insurance Council is a nonprofit, insurer-supported organization providing information to consumers, media and public policymakers in Washington, Oregon and Idaho.*

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