

Questions to Ask About Coverage

If you have identified a risk that should be covered by insurance, let's look at some specific questions to ask when talking to an agent about an insurance policy.

Type of Insurance: _____

Company: _____ Agent Name: _____

In the event of a loss, I file a claim by _____

In this policy, coverage is included:

1. For these **PERILS** (something that causes injury, loss or damage) _____

2. For this **PROPERTY** _____

3. To cover these **LOSSES** _____

4. To cover these **PEOPLE** (the "insured") _____

5. At this **LOCATION** _____

6. For this **TIME PERIOD** _____
7. And for the losses, who will receive payment (the "beneficiary[s]") _____

8. And for the losses, will receive this **AMOUNT OF PAYMENT** \$ _____
9. I can **CONTROL LOSSES** by _____

10. I can **CONTROL POLICY COSTS** by _____

Source: Adapted from *DollarWorks 2* (University of Minnesota Extension)