

When Is a Good Time for An Insurance Review?

Benefits of a California Personal Insurance Review

Everyone, at some time, should have his or her California [auto](#), home and business insurance reviewed by an independent insurance agent like Berry Curtis Insurance. If it has been more than a year since your last review, now may be a good time. We review all our clients' insurance needs on a regular basis. There are many benefits to an [insurance](#) review including:

- Prices change and a review can determine if you are getting competitive rates on your personal insurance.
- Your coverage needs may have changed and your policy should reflect these changes.
- There may be new insurance companies to which we have access.

Why Review My Personal Insurance?

We have identified a number of questions that might indicate your personal insurance is out of date.

1. Have you moved? Are you considering a move?
2. Do you have a teen driver?
3. Have you recently started a home based business? If so, the exposure may need to be covered.
4. Has there been a change in marital status? You may be eligible for additional personal insurance discounts.
5. Has your home undergone any renovations? This may increase your replacement cost value. If you don't make this change you will be underinsured.
6. Did you recently inherit property such as jewelry, art or guns? All these can increase your personal property values.
7. Do you have a child heading off to college? If so, your insurance may need to be modified based on your situation.
8. Have you updated your roofing, heating, ventilating, and air-conditioning systems? If so, you may qualify for additional discounts under your homeowners insurance.

We live in difficult financial times and making sure we save money wherever we can is very important. Having us preform an insurance review might just be what is needed to protect your assets while putting money back in your pocket.

At Berry Curtis Insurance, we combine premium [auto Insurance](#) with personalized service to give you the best coverage possible. Our insurance specialists will work with you one-on-one to find a policy that keeps you and your drivers protected at all costs – for peace-of-mind driving assurance.