

Policy Review Checklist

Prepare for a clearer policy conversation.

Educational resource | September 2026

01 / YOUR DETAILS

- ☐ Check insured names, dates, contact details and policy numbers.
- ☐ Confirm the insured property, people or activities are correctly described.

02 / YOUR COVER

- ☐ Identify sums insured, limits, deductibles and any co-pay.
- ☐ Review exclusions, waiting periods and relevant sub-limits.
- ☐ Note changes in your family, health, work or business to discuss.

03 / YOUR RECORDS

- ☐ Keep the schedule, full wording, proposal and renewal notice together.
- ☐ Check nomination details with the provider, where applicable.
- ☐ Keep accurate disclosure records and written insurer clarifications.

04 / YOUR QUESTIONS

- ☐ Ask what is covered, what is restricted and what duties apply.
- ☐ Ask how to notify a claim and find the applicable requirements.
- ☐ Write down anything unclear before agreeing to renew or change cover.

General checklist only. Requirements vary by policy, insurer and claim. This is not a guarantee of cover or settlement.