

## Checklist

# Your guide to taking out insurance

	✓	Description
<b>Applying for insurance</b>	<input type="checkbox"/>	Think about the risks you would like to be insured against.
	<input type="checkbox"/>	Seek advice from different insurance companies or independent experts (when needed).
	<input type="checkbox"/>	Compare the policies offered by the different companies and choose one based on the policy conditions. Pay particular attention to the scope of cover, cost of the premium, exclusions from cover and length of policy term.
	<input type="checkbox"/>	Fill in the application for insurance cover and send it, together with all necessary documentation, to the company you would like to be insured with.
	<input type="checkbox"/>	Wait for your application to be accepted by the insurance company. You will then receive the insurance contract (including the insurance policy and the terms and conditions).
<b>Being accepted for insurance</b>	<input type="checkbox"/>	Review the contents of the insurance contract carefully. Make sure that it matches the application you submitted and provides cover for all the risks relevant to you.
	<input type="checkbox"/>	If the contract deviates from the application, contact your insurance company as soon as possible to clarify any deviations or withdraw from the contract.
	<input type="checkbox"/>	Keep your insurance contract and all associated documents in a safe place.
<b>Reviewing your policies</b>	<input type="checkbox"/>	Regularly review whether the insurance policies you have taken out are still relevant and still meet your current needs.
	<input type="checkbox"/>	If necessary, increase or decrease your insurance cover to be properly protected and to avoid paying unnecessarily high premiums.

# What to do in the event of a claim

<b>Making a claim</b>	<input type="checkbox"/>	If damage occurs, document it thoroughly.
	<input type="checkbox"/>	Notify your insurance company as soon as possible about the damage incurred.
	<input type="checkbox"/>	Cooperate with your insurance company and provide all the necessary documents and information.
	<input type="checkbox"/>	Once coverage has been confirmed, your insurance company will pay out on your claim. Depending on the policy, you might also have to pay a deductible.