

Insurance Checklist Worksheet

Purpose: Use insurance as a force multiplier to cap worst-case risks and protect your emergency fund.

Check the coverage you currently have. Note deductibles and gaps. The goal is not perfection—it's to ensure major risks are capped so your cash buffer only needs to cover deductibles and short-term disruption.

Coverage Type	Have? (■)	Deductible	Notes / Gaps
Health Insurance	■	_____	_____
Dental / Vision	■	_____	_____
Auto Insurance	■	_____	_____
Renters / Homeowners	■	_____	_____
Disability Insurance	■	_____	_____
Life Insurance (if dependents)	■	_____	_____
Umbrella Liability (optional)	■	_____	_____

Deductible Planning

Largest Deductible I Need to Cover with Cash:	_____
Where This Deductible Lives (Emergency Fund or Sinking Fund):	_____

Action Steps

- Review coverage annually or after major life changes.
- Close obvious gaps that could create catastrophic risk.
- Align emergency fund size to cover deductibles and short-term disruption.
- Keep policies and contact info accessible for emergencies.