

Insurance Coverage Inventory

Private educational planning worksheet

Organize policy categories, renewal dates, premiums, limits, beneficiaries, deductibles, waiting periods, contacts, and secure document locations.

Privacy warning: Do not record full policy numbers, medical information, Social Security numbers, passwords, security codes, or claim details. Use a nickname or last four digits only.

Household coverage overview

Coverage category	Carrier	Policy nickname	Covered person	Policy owner	Renewal / review date

Cost and coverage terms

Not every field applies to every policy. Use only the fields shown in controlling policy or benefit documents.

Policy nickname	Premium	Frequency	Coverage / benefit	Deductible	Waiting period	Benefit period

Beneficiary and ownership review

Status	Review item
Not reviewed	Primary beneficiary reviewed
Not reviewed	Contingent beneficiary reviewed
Not reviewed	Ownership reviewed
Not reviewed	Employer or group coverage
Not reviewed	Portability or conversion question
Not reviewed	Loans or withdrawals to review
Not reviewed	Estate-document coordination discussed with qualified counsel
Planning item	Response
Last review date	

Questions for a licensed professional

Note 1: _____

Note 2: _____

Note 3: _____

Note 4: _____

Note 5: _____

Note 6: _____

Note 7: _____

Policy document review

Status	Review item
Not reviewed	Declarations or summary page
Not reviewed	Definitions
Not reviewed	Covered benefits
Not reviewed	Limits
Not reviewed	Exclusions
Not reviewed	Conditions
Not reviewed	Riders or endorsements
Not reviewed	Waiting periods
Not reviewed	Renewal terms
Not reviewed	Cancellation or lapse provisions
Not reviewed	Claims instructions
Not reviewed	Contact information
Not reviewed	Secure document location

Document location notes

Note 1: _____

Note 2: _____

Note 3: _____

Note 4: _____

Note 5: _____

Coverage gap questions

Review question	Notes
Which responsibilities depend on income?	
Which assets or activities create risk?	
Which policy terms are unclear?	
Which coverage is required by law, lender, lease, employer, or contract?	
Which renewal dates are approaching?	
Which beneficiaries or ownership designations may need review?	
Which questions require an appropriately licensed professional?	

Related HonorVale Group resources

- Insurance and Protection Education
- Family Protection Conversation Guide
- Beneficiary Basics
- Health Plan Cost Terms
- Disability Coverage
- Business Insurance Categories

Topic notice: This inventory does not determine whether coverage is sufficient, required, available, affordable, suitable, or recommended. Actual policy language and applicable law control.

General education only. This worksheet helps organize information and questions. It does not verify entries, interpret documents, determine legal rights or obligations, calculate taxes, recommend products or strategies, establish suitability, predict approval, or replace qualified financial, insurance, investment, credit, tax, accounting, legal, benefits, lending, or business guidance. Review controlling documents and current official information before acting.