

ZEN HOUSEHOLD CLARITY TOOLS

Existing Coverage Review Checklist

Confirm what you already have before assuming it is enough, replacing it, or adding something new.

Source	What I believe exists	What needs verification
Employer or group		
Individual policy		
Mortgage, loan, or membership benefit		
Other policy or benefit		

What do I currently expect this coverage to do?

Do not include policy numbers, login credentials, banking information, Social Security numbers, or medical details on a copy that may be emailed or uploaded.

EXISTING COVERAGE | VERIFICATION PAGE

Details worth confirming

Use a current policy statement, benefit summary, or secure carrier source when possible.

- ☐ Policy owner and insured person
- ☐ Current beneficiary and any contingent beneficiary
- ☐ Coverage amount and policy type
- ☐ Current premium and payment method
- ☐ Term end date, maturity date, or renewal provisions
- ☐ Employer portability or conversion rules
- ☐ Whether a benefit declines, changes, or ends
- ☐ Any riders, exclusions, limitations, or conditions that matter
- ☐ Who knows the policy exists and where records are stored

What assumption am I relying on that I have not verified?

The first existing-coverage question I want answered is:

Do not cancel, surrender, or replace existing coverage until any new coverage is approved, accepted, and in force, and the replacement consequences have been carefully reviewed.