

2021 · WHAT ISSUES SHOULD I CONSIDER WHEN REVIEWING MY PROPERTY AND CASUALTY INSURANCE POLICIES?

NO B.S. ADVISING

Finance. Career. Business.

REAL ESTATE / PROPERTY INSURANCE ISSUES	YES	NO
<p>Did you buy or sell a house or vacation property? If so, review existing and new insurance carriers to see if there is a benefit to changing insurance carriers.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Does your homeowner's insurance cover less than 80% of the home's replacement value? If so, increase the coverage limit as the insurance carrier may not fully cover the cost of damage caused by an insured event. The insurance company may only cover a proportionate amount of the loss.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Have you made substantial capital improvements to the property (such as a swimming pool, addition, or renovation)? If so, consider the following:</p> <ul style="list-style-type: none"> ■ Check that your insurance covers a minimum of 80% of the replacement value of the house. ■ Additional liability protection may be needed. 	<input type="checkbox"/>	<input type="checkbox"/>
<p>Has the value of the property increased substantially since the last time you reviewed your homeowner's coverage? If so, consider checking that your insurance covers a minimum of 80% of the replacement value of the property.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Do you need to add (or make the insurance carrier aware of) smoke detectors, security systems, and fire extinguishers? If so, consider the discount you may receive by having those listed on your homeowner's policy.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Have you reviewed changing the deductible? If so, this could decrease (or increase) your premium.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Do you own a condominium? If so, consider if there are any gaps in the condo association's master policy and your condo policy. The condo association bylaws may specify what types of coverage you should purchase. (continue on next column)</p>	<input type="checkbox"/>	<input type="checkbox"/>

REAL ESTATE / PROPERTY INSURANCE ISSUES (CONTINUED)	YES	NO
<p>Do you pay rent to live in your residence? If so, consider purchasing renter's insurance if you don't already have coverage, or review limits and deductibles if you already have coverage.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Do you own real estate that you rent to tenants? If so, consider the following:</p> <ul style="list-style-type: none"> ■ Review property and liability protection to ensure it is adequate. ■ Additional coverage may be needed to cover vandalism and loss of rent due to a covered event. ■ If liability protection is a primary concern, consider the possible use of an LLC. 	<input type="checkbox"/>	<input type="checkbox"/>

AUTOMOBILE INSURANCE ISSUES	YES	NO
<p>Did you purchase (or sell) an automobile? If so, review existing and new insurance carriers to see if there is a benefit to changing insurance carriers.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Is your collision and comprehensive coverage adequate considering the value of the automobile?</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Have you reviewed changing the deductible, which could decrease (or increase) your premium?</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Do you have any children on your auto policy? If so, consider the following:</p> <ul style="list-style-type: none"> ■ Check to see if you are eligible for any good student discounts. ■ If you have a part-time driver (such as a college student), you may be eligible for a discount. ■ Check to see at what age they will be required to leave your policy. 	<input type="checkbox"/>	<input type="checkbox"/>

2021 · WHAT ISSUES SHOULD I CONSIDER WHEN REVIEWING MY PROPERTY AND CASUALTY INSURANCE POLICIES?

NO B.S. ADVISING

Finance. Career. Business.

PERSONAL PROPERTY & UMBRELLA INSURANCE ISSUES	YES	NO
<p>Do you need to create an inventory of personal property in your home? If so, an itemized list may be needed to prove ownership.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Do you have personal property that's worth more than the replacement costs or exceeds sub-limits on your homeowner's policy (jewelry, antiques, collectibles, guns, coins, cash)? If so, consider scheduling specific items.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Do you need additional liability coverage to supplement what is provided by your auto and homeowner's policies? If so, consider an umbrella insurance policy.</p>	<input type="checkbox"/>	<input type="checkbox"/>

OTHER INSURANCE ISSUES	YES	NO
<p>Are there other insurance policies that should be reviewed (such as an earthquake or flood insurance)?</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Do you need to review your insurance company? If so, check to see if there are any bundling discounts and if there have been any changes to their rating.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Do you need to review your identity theft insurance? If so, consider reviewing the benefits offered by credit cards and homeowners insurance, as you may already have coverage.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Do you own a business? If so, consider the following:</p> <ul style="list-style-type: none"> ■ Review your Buy-Sell Agreements and the insurance needs for business continuation. Also, consider the valuation of the business and each partner's interest. ■ Review your business overhead expense insurance to make sure it covers your needs. 	<input type="checkbox"/>	<input type="checkbox"/>

No B.S. Advising, LLC is an Investment Advisor registered with the State of Minnesota. All views, expressions, and opinions included in this communication are subject to change. This communication is not intended as an offer or solicitation to buy, hold or sell any financial instrument or investment advisory services. Any information provided has been obtained from sources considered reliable, but we do not guarantee the accuracy, or completeness of, any description of securities, markets or developments mentioned. We may, from time to time, have a position in the securities mentioned and may execute transactions that may not be consistent with this communication's conclusions. Please contact us at (612) 590-5423 if there is any change in your financial situation, needs, goals or objectives, or if you wish to initiate any restrictions on the management of the account or modify existing restrictions. Additionally, we recommend you compare any account reports from NBSA with the account statements from your Custodian. Please notify us if you do not receive statements from your Custodian on at least a quarterly basis. Our current disclosure brochure, Form ADV Part 2, is available for your review upon request, and on our website, www.nobsadvising.com. This disclosure brochure, or a summary of material changes made, is also provided to our clients on an annual basis.

Samir Bushra, Founder / Advisor

samir@nobsadvising.com | 6125905423 | <https://www.nobsadvising.com>