Insurance for Groups

Annual Insurance Review



BrokerLink is proud to offer exclusive home and auto insurance premiums to members. Talk to one of our group insurance advisors for all your insurance needs.

Many individuals will receive their policy renewal documents in the mail prior to their renewal date and file them away. However, a lot could have changed in the last 12 months and this is your opportunity to make any updates to your policy before it resets for another year. Always take the time to review your insurance policies before their renewal date.

Here are some reasons why:

You might not have adequate coverage

It is a good time to go over your limits on your coverage and ensure your policies are up-to-date. Take note of the rebuild/ replacement value of your home – is it current? Did you start up a home-based business which requires additional coverage? Are there any gaps in coverage?

You might be missing out on savings

Renewals are a good time to make sure you are not missing out on any discounts or programs that could be applied to your policy. Insurance companies often introduce new programs or opportunities for savings throughout the year so this is the time to explore if any apply to you. If you are going to see an increase in your premium, ask your broker to shop your insurance with their other markets to ensure you are placed with the right insurance provider. Check your deductible limits to ensure they still fit your needs.

Changes to your home or property

Your insurance policy needs to reflect any changes that you have made in the past year. Did you do any home renovations? These could include updates to bathrooms or kitchen, adding a garden shed, extending the deck, putting in a swimming pool - all these improvements need to be reflected on your policy. Also, if you have replaced any big ticket items such as the furnace, hot water tank, appliances – these need to also be updated on your policy to ensure you have proper coverage.

Have you made a big purchase?

If you have made a big purchase or inherited an expensive item within the last year, you may want to consider scheduling the item on your policy. Scheduling a valuable item provides piece of mind knowing that it is covered. It also means that these items are not limited to your home policy limits and will ensure you have full coverage.

Rest Assured, BrokerLink Has You Covered*

To learn more and for your free, no-obligation quote, contact us today.

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BrokerLink.ca/UTE51

BrokerLink® Insurance

Better TOGETHER Sweepstakes

Be a member or employee. Enjoy the perks. **Win $1,000!**

Get a quote on home or auto insurance for a chance to **win 1 of 12 $1,000 prizes.**

CONTEST PERIOD: **January 1 - December 31, 2026**

*Conditions and restrictions apply to all offers. No purchase required. Must be an active BrokerLink group member at time of entry. Offer ends December 31, 2026. Draws held quarterly at the BrokerLink Woodbridge office. Offers may change without notice. The twelve prizes are valued at $1,000 each. For full contest details please visit BrokerLink.ca/contest-rules. ©2026 Brokerlink Inc. "BrokerLink & Design is a trademark of Brokerlink Inc. All rights reserved.