

January 2026

Time to Give Your Insurance a Checkup!



Why should you check your insurance at least once a year?

January is an ideal time for a personal and home insurance checkup because it marks a natural "reset" point for finances and often coincides with the annual renewal cycle of many policies. This checkup helps ensure your coverage aligns with your current life, assets, and potential risks.

Questions to ask...

Do I have more than just the minimum liability coverage? That amount might sound "good enough" — until you or a loved one finds yourself injured in a serious crash or facing costly repairs. Medical bills, lost wages, rehab, and replacing your car can add up fast. Many experts recommend increasing liability coverage limits to better match real-world costs.

How much coverage do I need? Make a home inventory. A home inventory is the best way to determine the appropriate level of coverage needed for contents. Make sure to include as much detail as possible about the items.

What type of coverage do I have? Check the type of replacement value provided in the policy. Actual cash value. Liability insurance protects you from legal obligations arising from accidents involving visiting non-residents.

What are my deductibles and discounts? Deductibles and discounts are generally the easiest places to save money on this type of policy. Most companies offer discounts for people who have more than one type of insurance policy with them, and for people who have had few claims or are long-term customers.

Do I have Uninsured/Underinsured Motorist Coverage (UM/UIM) on my policy — and is it sufficient? Many drivers do not realize how common uninsured or underinsured drivers are and how risky that makes driving. UM/UIM coverage is designed to protect you when the at-fault driver either has no insurance, or their coverage is too low to cover your damages.

Do I have coverage for medical expenses? Now is a great time to consider adding it or making sure your existing coverage is adequate for you and your family.

Does my policy reflect current assets, lifestyle, and risk? Your insurance needs may have changed since you first bought or last reviewed your policy. Maybe you got a new job with a longer commute, added a teenage driver, purchased a new vehicle, or increased savings and property. If any of this has changed, this is the time to recalculate your risk. Lower coverage may save money on premiums — but inadequate coverage can leave you exposed to huge financial losses.

Have I compared different insurers and coverage options recently? Insurance markets shift. Premiums, coverage offerings, and policy language change. Even if you haven't had an accident, it's wise to shop around every 12–18 months or at your annual renewal. Getting a fresh quote could save money or get you better coverage for similar cost.

Five Step Process To Do Today

- Grab your **Declarations Page** — that's where all coverages and limits are laid out.
- **Confirm** whether you have UM/UIM coverage, and whether UM/UIM is traditional or added-on/excess.
- **Evaluate** whether your limits are enough based on your lifestyle, assets, and potential risks.
- If necessary, **call your agent** to increase limits.
- **Shop around** — get at least two or three quotes from different insurers, compare coverage vs. price.

Life Events That Trigger Insurance Changes

- Marriage or divorce
- Birth or adoption of a child
- Home purchase or renovation such as a kitchen remodel or room addition
- Change in employment or income
- Major medical conditions or health changes
- Retirement
- Acquisition of valuable assets or investments
- Starting a business, including an in-home business
- Family member moves in or out of a home or a family death that leaves a property vacant or in trust
- A youthful driver is added to your insurance

Sources: google AI generic search results, southsideinjuryattorneys .com/insurance-checkup/, content.naic .org/article/consumer-insight-insurance-checklist-new-year, foxbusiness .com/personal-finance/january-is-an-ideal-time-to-review-your-insurance-policies

New Year's Day - Hoppin' John Meal



Hoppin' John is considered Southern cuisine, mainly associated with North and South Carolina, but especially the Sea Islands off the coast of South Carolina and Georgia. Historians believe that the recipe was created by enslaved people from Africa, who introduced black-eyed peas to America and grew them in small gardens on rice plantations. Some sources suggest cattle grazed on black-eyed peas in the Carolinas in

the early 1700s. The peas helped to suppress weeds and added nutrition to the soil and, therefore, the livestock.

The first appearance of the recipe for Hoppin' John occurred in 1847 in a book titled The Carolina Housewife.

The ingredients in Hoppin' John have symbolic importance, and eating this dish on New Year's Day portends good fortune in the new year:

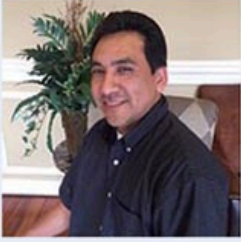
- black-eyed peas represent coins
- collard greens represent greenbacks (dollars), or cash
- cornbread represents gold
- pork—especially ham hocks—recall the cheap cuts of meat provided to enslaved people
- tomatoes, if included, represent health
- Sometimes, the cook slips a dime into the dish before serving. It is said that wealth awaits the diner who gets the dime (and hopefully not a chipped tooth).

Some say that good luck visits those who count the black-eyed peas on their plate for a hint at the amount of luck or wealth that will ensue.

almanac .com/content/hoppin-john-good-luck-food-new-year, image: bettycrocker .com/recipes/hoppin-john/89cfe41b-c2de-48a7-a972-9bdd0d8d6902

LarryHelms.com - Our Team can find the right solution for you!

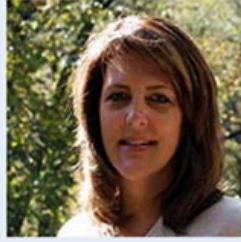
Pedro Blancas



Commercial Lines Account Manager

📞 704.839.2004

Teri Bunch



Personal Lines Account Manager

📞 704.893.2005

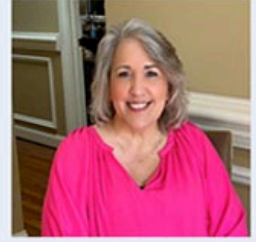
Bryant Dennis



Personal Lines Account Manager

📞 704.233.4981

Monica Haggist



Commercial Lines Account Manager

📞 704.839.2012

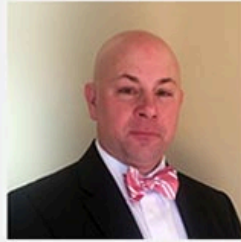
Crystal Ravert



Commercial Lines Account Manager

📞 704.233.4992

Paul Kaperonis



Producer

📞 704.839.2436

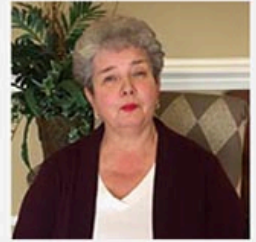
Karen Loughery



Personal Lines Account Manager

📞 252.275.7209

Lettie Palmer



Commercial Lines Account Manager

📞 704.839.2009

Meredith Privette



Commercial Lines Account Manager

📞 252.451.5134

Robert Ross



Producer

📞 704.839.2014

Dolores Serrano



Commercial Lines Account Manager

📞 252.275.7091

Chris Webb



Producer

📞 704.839.2430

Larry S. Helms
& Associates
INSURANCE SERVICES

Larry S. Helms & Associates Insurance Services
4389 Indian Trail Fairview Rd., Suite 2, Indian Trail, NC 28079

704.893.2793



