

CHECKLIST: INSURANCE

This checklist is part of a larger Manual titled “Protecting Assets and Child Custody in the Face of Deportation,” released by Appleseed in 2017. For more info and to read the full Manual, please visit www.AppleseedNetwork.org/DeportationManual.

This checklist is not legal advice. You can search for a lawyer at <http://www.ailalawyer.org/>.

There are lots of different kinds of insurance including health, car, homeowner’s, renter’s, business, life, and liability. Each different kind of insurance will have different rules about how to cancel, continue, or transfer a policy.

- Figure out what types of insurance policies you have, and use the chart below to keep track of all of them. Put this information in a safe place and share it with a close friend.

Type of Insurance (<i>car, health, etc.</i>)	Name of insurance company	Insurance Policy Number or Member ID Number	Address of insurance company	Email address of insurance company	Telephone number of insurance company

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- Find any insurance policy papers that you can. If you can't find information, contact your insurance company and ask them questions. Some questions you should ask include:
 - How can you cancel your policy or transfer it to someone else?
 - Are there any problems or issues with canceling your policy or transferring it? Will there be any fees?
 - What happens if you can't pay on time or at all?
 - Can you continue using the insurance policy if you leave the country?
 - Can you get paid back if you don't use the policy?
 - Do you have to report a change in your immigration status? What happens to other people covered by the policy if it gets canceled, transferred, or if you can't pay for it?

- Figure out what you want to do with each insurance policy – cancel it, continue it, or transfer it to someone else.

- Once you've decided what you want to do, make a plan for each policy and let your family and friends know about the plan and where all the important paperwork is.

Remember: The plan is to have a plan. You are taking the right steps to protect your family. Don't be afraid to ask for help so you get answers you can trust: try your lawyer or caseworker, or ask your child's school or doctor's office.