

Coverage Upgrade Recommender

Insurance

Document type: Plan / SOP / strategy / guide · Generated 27 Aug 2026

This guide explains what the tool produces, how to use the output, and what to watch for. The actual output (draft/report) is generated on the tool page.

Background

Recommends sensible coverage upgrades/add-ons at renewal — higher sum insured, super top-up, restoration, riders — with cost-benefit and priority. Use it to decide what to add at renewal. For a full personal review, use the Personal Insurance Portfolio Review.

Purpose of this tool & output

Suggest worthwhile renewal enhancements

How the output is used

Use the recommender to suggest worthwhile renewal enhancements based on gaps and changed exposure.

Important cautions

AI-generated suggestions, not financial advice; compare quotes.

Companion documents

- Renewal Preparation Report
- Loss-Run Analysis
- Premium Benchmarking
- Renewal Negotiation Brief
- Renewal Reminder Calendar

This is AI-assisted guidance. Verify with a qualified professional before any binding decision. Fees, authorities and processes vary by state and change over time — confirm with your state authority.