Start protecting
what matters most—now!

BOOK NOW

FREE QUOTE

CASCADE ASSURANCE

Client Application Checklist

Practical Insurance Documentation

1. Identification and personal details

- Government photo ID (driver’s license, state ID, or passport).
- Social Security number or tax ID for insured and owner.
- Full legal name, date of birth, address, phone, email, citizenship status.

2. Family, job, and financial information

- Marital status and dependents’ names/ages.
- Employer and occupation
- income and approximate net worth.
- Details of existing life/ disability/annuity policies (company type face amount premium).

3. Health and lifestyle information

- Personal medical history, current conditions, surgeries, and physician contact details.
- Current medications and dosages; basic family health history.
- Tobacco/nicotine use, alcohol/drug history, high-risk hobbies, and driving record (tickets/DUIs).

4. Policy design and beneficiaries

- Desired coverage amount, product type (term, whole, UL/IUL), and premium budget.
- Primary and contingent beneficiary names, relationships, SSNs/tax IDs, shares/percentages.
- Ownership and payer info (who will own the policy and who will pay premiums).

5. Supporting documents (if requested by carrier)

- Recent life/annuity policy statements, if replacing or coordinating coverage.
- Recent medical test results or attending physician statements (APS), if required.
- Financial statements or tax returns for large face amounts or business coverage.

6. Peace of Mind

- Life insurance comes in several forms, each designed for different needs.
- Evaluate financial goals, budget, and long-term plans.
- Presenting the most accurate information to the insurance carrier, helps prevent any unnecessary delay in coverage.
- Protect your loved ones by supporting your long-term financial goals.