



Onpoint Readiness
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Comprehensive Insurance Readiness Review Prompt

Purpose

Use this prompt to analyze your Homeowners, Auto, Umbrella, and Specialty policies against 40 critical risks. Identify gaps and limits and receive an action plan

ChatGPT Instructions (Read Before Processing)

IMPORTANT: Paste into AI First

- ✓ Do NOT perform any analysis or generate responses until the user explicitly states that data entry is complete.
- ✓ Wait for full data input, including all uploaded policies, user responses, and risk factor information.
- ✓ Only after the user types "Begin analysis" or "All data entered - start" may you execute the review.

Data being entered includes:

- Uploaded Homeowners, Auto, Umbrella, and Specialty policies
- Property information such as market value, replacement cost, backup systems
- Confirmation of any risk factors (solar, generator, pool, collections, etc.)
- The user's top concerns or questions

Analysis Will Include:

- Coverage Matrix
- Replacement Cost Review
- Gaps / Exclusions
- Recommendations
- Action Plan

Step 1 - Upload

- Upload the following documents:
- - Homeowners Policy
- - Auto Policy
- - Umbrella / Excess Liability Policy
- - Specialty Policies (Jewelry, Fine Art, Flood, Earthquake, Cyber)

Step 2 - Enter Your Information

Copy & Paste the following section into ChatGPT, then fill in your details:

Home Address: [Enter Full Address]

Zillow Value: \$[Enter Amount]

Replacement Cost (or AI assumption of 130-140% Zillow value): \$[Enter]

Backup Generator Installed: Yes / No

Solar or Battery System Installed: Yes / No

Swimming Pool, Trampoline, or Risk Features: Yes / No

Home Business or Private Staff: Yes / No

High-Value Items (Jewelry, Art, Collections): Yes / No

Biggest Coverage Concern (Optional): [Describe]

Step 3 - Analyze Against 40 Perils

Copy & paste the following section into ChatGPT

Natural Disasters:

1. Earthquake / Earth Movement
2. Tornado / Windstorm / Microburst
3. Hurricane / Tropical Storm / Surge
4. Flood / Flash Flood / Rainwater
5. Hailstorm
6. Wildfire / Firestorm / Smoke
7. Lightning Strike
8. Volcanic Eruption
9. Extreme Heat / Cold
10. Landslide / Mudslide / Subsidence
11. Drought / Foundation Risk
12. Sinkhole Collapse
13. Blizzard / Ice / Snow Load

Man-Made Risks:

14. Extended Power Outage / Grid Failure
15. Cyber Attack / Smart Home / Identity Theft
16. Gas Explosion
17. Theft / Burglary / Home Invasion

18. Vandalism / Malicious Mischief
19. Civil Disturbance / Riot
20. Terrorism / Sabotage
21. Vehicle Impact
22. Utility Line Failure (Water, Sewer, Electric)
23. Sewer / Drain Backup
24. HVAC / Appliance Failures
25. Identity Theft / Financial Fraud
26. Falling Objects (Trees, Cranes, Debris)
27. Pollution / Contamination
28. Industrial / Chemical Spill
29. Drone Damage / Collision
30. Aircraft Debris / Crash
31. Explosion from Maintenance / Chemicals

Emerging Risks:

32. EMP / Solar Flare / Grid Failure
33. Pandemic / Quarantine Use Impacts
34. Inflation / Supply Chain Delays (Rebuild Costs)
35. Code Upgrade Costs Post-Event
36. Zoning / Permit Restrictions or Delays
37. Mold / Fungus / Bacteria Growth
38. Animal / Pest Damage
39. Non-Weather Water Damage (Burst Pipes, HVAC)
40. Injury Lawsuits / Premises Liability

Step 4 - ChatGPT Tasks Final Output

Once all data is entered, copy and paste these comments to generate the following:

- Coverage Matrix
- Clarify Named Peril vs. All-Peril
- Review Replacement Cost Adequacy
- Flag Special Deductibles / Exclusions
- Recommend Missing Coverages (Flood, Earthquake, Cyber, etc.)
- Provide Location-Specific Risk Tips
- Deliver a Customized Action Plan

Sample Questions

After entering all the data and getting your report, you can ask ChatGPT or other AI tools these questions.

Sample Policy Questions and Coverage & Gaps Questions

1. Does my homeowner's policy cover damage from hurricanes, wildfires, or earthquakes?
2. Am I covered if a flood or flash flood damages my home, even if I'm not in a designated flood zone?
3. Does my policy cover full replacement cost or only the actual cash value?
4. Are backup systems like generators or solar panels covered if they are damaged during a storm?
5. Is there a separate deductible for wind or hail damage? If so, how much is it?

High-Value Property

6. Are my jewelry, fine art, or collectibles insured for their full value?
7. What's the limit on coverage for electronics, tools, or equipment used in a home office?
8. Do I need a rider or a separate policy for high-value items or specialty collections?

Home Features & Risk Factors

9. How does having a pool, trampoline, or home gym affect my liability risk?
10. Does my policy cover injuries to domestic staff or contractors working on my property?
11. What happens if a tree falls on my house during a storm—am I fully covered?

Emergencies & Displacement

12. If my home becomes uninhabitable, how long will my policy cover temporary living expenses?
13. Am I covered if a power surge damages my HVAC system or appliances?
14. Does my policy include coverage for sewer backup or utility line failure?

Location-Specific Concerns

15. What disasters are most likely in my area—and are they covered?
16. Do I need separate flood or earthquake insurance based on my location?
17. How does local building code enforcement or delays impact my rebuilding costs?

Policy Optimization

18. How often should I review and update my policy?
19. Should I increase my liability limits with an umbrella policy?
20. What are my options for bundling or adding cyber, identity theft, or inflation protection?