Home Coverage Review Checklist

Use this quick checklist to prepare for a conversation about your homeowners coverage. Check each item that may need attention, then discuss the details with a licensed insurance professional.

Coverage review

- [ ] Recent property changes: Note additions, remodels, finished basements, detached structures, pools, fences, or major upgrades.
- [ ] Rebuilding estimate: Compare the dwelling limit with current local labor and material costs - not the home's market value.
- [ ] Roof and exterior: Record the roof age, material, condition, and any recent repairs or replacement documentation.
- [ ] Water and sewer backup: Confirm whether backup coverage is included, what limits apply, and what deductible would be used.
- [ ] Personal property: Update your home inventory, photos, receipts, and any scheduled items such as jewelry, art, or collectibles.
- [ ] Loss of use: Review the amount and time limits available for temporary living expenses after a covered loss.
- [ ] Personal liability: Consider household risks such as pets, pools, trampolines, frequent guests, or rental activity.
- [ ] Deductibles: Check standard, wind/hail, and other special deductibles so you understand potential out-of-pocket costs.
- [ ] Discounts and protection: Ask about monitored alarms, leak sensors, updated wiring/plumbing, newer roofs, and bundling options.
- [ ] Flood and earthquake: Ask whether separate coverage may be needed because standard home policies commonly exclude these events.

Bring these to your review

A current declarations page; a list of renovations and high-value items; roof or inspection records; an updated home inventory; and questions about any recent household changes.

Questions worth asking

Would the dwelling limit rebuild the home today? Are water backup and replacement-cost contents included? Are special deductibles affordable? Do any exclusions or limits affect the risks that matter most to my household?

Ready for a personal coverage review? Call Jay at 816-384-7738.