



HOMEOWNERS INSURANCE CHECKLIST



Owning a home is a dream for many, but it also comes with the responsibility of protecting your investment.

- ④ Shopping for homeowners insurance is a crucial step in safeguarding your property from financial loss due to unexpected events. And the key to a smooth application process and getting the best coverage for your needs is being prepared.
- ④ To ensure that your meeting with an insurance professional is productive, use **this handy checklist to gather the essential details in advance**. Insurers will require them to assess your home and provide accurate quotes. With this prep, you'll be well on your way to securing the peace of mind that comes with proper homeowners insurance.



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1 HOME INFORMATION

How many people are living
in the house full time?

If you own a dog, what is the breed?

Is the house to be insured
your primary residence?

YES NO

Do you run a business
out of the home?

YES NO

Is the house a seasonal/secondary residence?
If yes, note the number of weeks it's occupied.

YES NO _____

2 HOME'S SAFETY FEATURES

Deadbolt locks on
exterior-facing doors

YES

NO

Security
systems

YES

NO

Sprinkler
system

YES

NO

Fire
extinguishers

YES

NO

Fire/smoke/carbon
monoxide alarms

YES

NO

3 BUILDING DETAILS

Year built

Presence of solar panels

YES NO

Type of construction

WOOD STONE BRICK STEEL

OTHER _____

Total finished square feet

Number of floors

1 2 3 SPLIT LEVEL

Age of roof

Type of roof

ASPHALT SHINGLE METAL SLATE RUBBER OTHER _____

Detached structures

POOL STORAGE SHED GARAGE PLAYGROUND EQUIPMENT OTHER _____

Heat

GAS ELECTRIC OIL

Cooking

GAS ELECTRIC

Solid fuel appliance

FIREPLACE WOOD-BURNING STOVE OTHER _____



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4 YOUR INSURANCE HISTORY

Name of your most recent property insurance carrier

Dates of when you last had coverage

FROM _____ TO _____

Claims and their amounts for insured home-related losses you've filed in the past five years

5 FIRE PROTECTION RESPONSE

Is your home easily accessible
to fire service personnel?

YES NO

What is your distance to
the nearest fire service?

Is your home outside the limits
of the city closest to you?

YES NO

6 ADDITIONAL PROTECTIONS DESIRED

Items like home computers, jewelry, and artwork, which may require increased coverage limits

By gathering this information beforehand, you'll streamline the application process and help ensure that you get accurate quotes that reflect your specific needs. **Remember, a little preparation can go a long way in securing the peace of mind that comes with knowing your home is properly protected.**

Reach out with any questions you may have about your home insurance needs!