Questions Every Homeowner Should Ask Their Insurance Professional

Use this guide during your next policy review. Clear answers can help you identify coverage gaps before they become costly surprises.

- [ ] 1 **Is my home insured for its estimated rebuilding cost today?**
- [ ] 2 **Is my personal property covered at replacement cost or actual cash value?**
- [ ] 3 **What deductible applies to my policy, and would a different deductible make sense?**
- [ ] 4 **What exclusions or limitations should I understand?**
- [ ] 5 **Do I need separate flood or earthquake coverage?**
- [ ] 6 **Should I add water backup or service line coverage?**
- [ ] 7 **Do I have enough personal liability coverage to protect my assets?**
- [ ] 8 **Would a personal umbrella policy be appropriate for me?**
- [ ] 9 **Are my jewelry, artwork, collectibles, and other valuables adequately insured?**
- [ ] 10 **Have changes to my home, belongings, or lifestyle created new coverage needs?**

A good policy review should leave you with clear answers.

Keep this page with your policy documents and revisit it after renovations, major purchases, or other important life changes.

Homeowners insurance coverage varies by policy and insurer. Ask your insurance professional about your specific coverage.