MUTUAL ASSURANCE

EST. 1794

HOMEOWNERS INSURANCE REVIEW CHECKLIST

Use this checklist to make sure your homeowners insurance continues to protect your home, your belongings, and your financial future.

- [ ] I know how much it would cost to **rebuild** my home today.
- [ ] I understand the difference between **replacement cost** and **actual cash value**.
- [ ] My **dwelling coverage** reflects current rebuilding costs.
- [ ] I've reviewed my **deductible** and understand how it works.
- [ ] My **personal property coverage** reflects what I own today.
- [ ] My jewelry, artwork, collectibles, or other **valuables** are properly insured.
- [ ] I've reviewed my **liability limits**.
- [ ] I've considered whether an **umbrella policy** makes sense.
- [ ] I understaad what my homeowners policy **doesn't cover**.
- [ ] I've evaluated whether **flood insurance** is appropriate for my property.
- [ ] I've discussed **optional endorsements** such as water backup, service line, or identity theft coverage.
- [ ] I've reviewed my homeowners insurance within the **last two years**.

Regular reviews help ensure your coverage keeps pace with changes to your home, your belongings, and your life.

If you couldn't confidently check every box, now is a great time to schedule a policy review with your insurance professional.