

HOME INSURANCE CHECKLIST

Make sure your hard-earned dream never goes unprotected.

Our homeowners insurance checklist highlights key questions and information to gather before meeting with your agent — so you're in the know and confident that you're getting the right level of coverage for your home.

Step 1: Get to Know Your Home

Having this information at your fingertips will help you save time when you meet with your agent — they'll need this info to help design a policy that matches your needs:

Number of people who live in your house full-time:

Is your home your primary, seasonal or secondary residence:

Year built:

Square footage:

Number of bathrooms:

Number of stories:

Detached structures like a shed & garage:

Wood stoves, fireplaces (a.k.a. solid fuel appliances):

Materials used for the roof (e.g. asphalt shingles, metal, slate):

Materials used for the exterior walls (e.g. brick, stone):

Home inspection results:

Do you run a small business from your home? (If so, you may need additional protection):

which you might not have considered:

Step 2: Get Confident In Your Coverages

A standard homeowners policy includes the following coverages. Your agent will walk you through these coverages so you understand exactly how you're protected:

Coverage A: Dwelling

Pays to rebuild or repair your home.

Coverage B: Other Structures

Pays for damage to other, detached structures on your property such as detached garages, gazebos, sheds and fences.

Coverage C: Personal Property

Covers your personal belongings, including furniture, clothing and appliances, if they are stolen, damaged or destroyed.

Coverage D: Loss of Use (Additional Living Expense)

Pays for additional living expenses if your home is uninhabitable due to a covered loss.

Coverage E: Personal Liability

Protects you against financial loss if you are legally responsible for someone else's injury or property damage.

Coverage F: Medical Expense

Covers medical payments to others for injuries caused by you or damages that happen on your property, regardless of your legal responsibility.

Step 3: Create a Home Inventory

Homeowners insurance policies offer coverage for your personal property items up to your coverage C limit. Before meeting with your agent, it'll be helpful to create a home inventory of the following types of items (among other items in your home) to make sure you're properly covered:

Asset	Value	Asset	Value
Antiques			
Art			
Books			
Clothing			
Collectibles			
Computers			
Eletronics			
Furniture			
Game Systems			
Musical Equipment			
Sound systems			
Sport Equipment			

Your policy provides limited coverage for the items below up to the limit listed. Fill out this list to find out if you need additional coverage:

Asset	Coverage Limit	Your Asset's Value
Jewelry, Gemstones, Watches and Furs	\$2,000	
Money, Banknotes, Coins	\$300	
Stamps, Securities, Passports & Tickets	\$1,500	
Business Property	\$1,500	
Trading Cards & Comic Books	\$2,500	
Watercraft including trailers and accessories	\$1,500	
Flatware, Tableware	\$5,000	
Rugs & Tapestries	\$10,000	
Tools, Tool Boxes, Benches & Cabinets	\$7,500	
Firearms & Related Accessories	\$5,000	

Step 4: Meet With Your Insurance Agent

It's time to officially get covered! Set up time to meet with your insurance agent. Here are some common topics you'll discuss during your meeting:

1. How much would it cost to rebuild your home?
2. How much are all of your possessions worth?
3. Do you have jewelry, furs, fine art, silverware, etc?
4. Do you know what replacement cost coverage means?
5. Is your liability insurance enough to protect your assets?
6. Do you know about Additional Living Expense Coverage?
7. Do you need Additional Peril Coverage?
8. Ask about discounts.
9. Know what kind of deductible you want.
10. Ask questions.

Step 5: Take Advantage of an Annual Review

As your dreams change and evolve, it's important you've got the protection you need. At American Family Insurance, we want you to be confident and in control of your homeowners coverage — that's why we recommend setting up an annual insurance review to reassess your policy and confirm that your limits meet your needs. It doesn't take long to check in with your agent and the peace of mind an updated policy brings is invaluable.