Homeowner's Insurance Renewal

Ideas for What to Discuss with Your Agent

Reassess Your Coverage Needs

- What would it cost to rebuild my home today?
- What is the total value of all the personal property I own?
- Do I have enough personal property (contents) coverage to replace all my belongings at today's price?
  - Go room by room, list the items, calculate replacement values at list price, and add at least 30% for safety
  - List all items worth over $500 and ask about sublimits in my policy
  - Do I need any special endorsements, riders. or separate coverage for high-value items (e.g. bags, jewelry, art, firearms, silverware)?

Confirm Important Policy Details

- What's my Additional Living Expense limit in time and money?
- Do I have a code upgrade coverage?
- Is there a mortgage protection clause?
- Do I have umbrella liability? What minimum homeowners' liability coverage is required from the policy?
- Do I have options to purchase a deductible waiver?
- Are all structures on the property (garage, ADU, guest house) fully covered to their true value?
- What are my coverage limits on vegetation (trees, shrubs)?
- If living in a condo, try to buy your homeowner's insurance from the same carrier as the HOA (check insurer's rating before purchasing!)

Know What Events are Covered

- Ask about your coverage for:
  - Mold, asbestos, or lead
  - Smoke, fire damage (including wildfire), earthquake, flood
  - Water damage (toilet overflow, burst pipe, hidden leak)
  - Sewer line backup from the street
  - Rain entering through roof or windows
  - HOA assessments (for condos)
- What is the coverage offer and deductible (%) for earthquakes?

Consider Additional Protection

- Should I add cyber protection?
- Should I add identity theft coverage?
- Do I need separate earthquake or flood insurance?

Watch For Special Exclusions or Limitations

- Is my dog's breed excluded? (If you have a dog)
- Are there exclusions for trampolines, pools, or jump boards? Are there fencing or other requirements?
- Any roofing or plumbing materials that could affect coverage or rates?
- Any exclusions or limitations for:
  - Drain backups
  - Firearms (check per-unit and total limits)
  - Electric bikes
  - Fire sprinkler system
  - Business personal property or business liability (if working from home)
  - Personal property
  - Expensive bags or other high value items
  - Asbestos testing & removal
  - Water damage claims

Ask About Discounts & Premium Reduction Tools

- Can I get a discount for having:
  - Water monitoring system (e.g. Moen Flo)
  - Smoke and Carbom Monoxide detectors
  - Monitored alarm system
  - Fire sprinklers
  - Gated community or guard on site
  - Bundled policies (Home/Car/Liability umbrella)
  - Adding a home office
  - Removing vegetation near the house

Communication and Documentation

Get all coverage confirmations and communications with your agent in writing (email or letters are fine) and save a copy of your full policy for reference.

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