



Homeowners Insurance Checklist

A quick guide to reviewing your coverage.

No commitment, Only advice
GET A QUOTE 



708 549 6388

▶ **Property & Structure**

- Confirm your dwelling coverage reflects current rebuilding costs
- Check coverage for roof, garage, fences, and detached structures
- Verify protection against common local risks (wind, fire, storms, etc.)

▶ **Personal Belongings**

- Estimate the value of furniture, electronics, and valuables
- Ask about extra coverage for jewelry, art, or collectibles
- Review off-premises coverage (items stolen outside your home)

▶ **Liability Protection**

- Make sure your liability limits are high enough
- Consider umbrella coverage if you host guests or have higher assets
- Review coverage for pets, pools, or home-based risks

▶ **Living Expenses**

- Confirm Additional Living Expense (ALE) coverage if your home becomes unlivable
- Check limits for temporary housing, food, and daily expenses

▶ **Discounts & Bundling**

- Ask about bundling home and auto policies
- Check for security system or claims-free discounts
- Review deductibles to balance premium vs. out-of-pocket cost

▶ **Annual Policy Review**

- Update coverage after renovations or major purchases
- Reassess coverage when property values change
- Compare quotes at renewal to avoid overpaying

