





HOME INSURANCE CHECKLIST

FOR NEW HOMEBUYERS



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- **Dwelling Coverage:** Ensure the policy covers the full cost to rebuild your home in case of a total loss.
 - **Personal Property Coverage:** Take inventory of your belongings and choose coverage that adequately protects your furniture, electronics, and personal items.
 - **Liability Protection:** Confirm that your policy includes liability coverage for injuries or damages that occur on your property.
 - **Additional Living Expenses (ALE):** Check if the policy covers temporary living costs if your home becomes uninhabitable
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- **Deductible Options:** Choose a deductible that fits your budget and financial comfort level.
- **Flood and Earthquake Coverage:** Determine if you need additional policies for natural disasters not covered by standard home insurance.
- **Discount Opportunities:** Ask about discounts for security systems, bundling with auto insurance, or being a new homebuyer. on what section can i include this informations.




HOME INSURANCE MAINTENANCE PLANNER





Spring:


- **Inspect the Roof:** Check for missing or damaged shingles and fix any leaks.
 - **Clean Gutters:** Remove debris to ensure proper drainage.
 - **Check Siding and Paint:** Look for cracks or peeling paint and repair as needed.
 - **Service HVAC System:** Replace filters and schedule a professional check-up.
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Summer:

- **Inspect and Clean Decks:** Check for loose boards and re-seal if necessary.
- **Test Smoke and CO Detectors:** Ensure all detectors are working properly.
- **Trim Trees and Shrubs:** Keep branches away from the house to prevent damage during storms.
- **Inspect Plumbing:** Check for leaks and insulate exposed pipes.



Fall:

- **Clean Gutters Again:** Remove fallen leaves and ensure downspouts are clear.
 - **Check Windows and Doors:** Inspect seals and caulking to prevent drafts and water damage.
 - **Service Heating System:** Have a professional tune-up before the cold weather hits.
 - **Inspect the Chimney:** Clean and check for any blockages or damage.
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Winter:

- **Protect Pipes:** Ensure pipes are insulated to prevent freezing.
- **Check Insulation:** Make sure your attic and walls are properly insulated.
- **Test Sump Pump:** Ensure it's working to prevent basement flooding.
- **Monitor Ice Dams:** Keep your roof clear of snow to avoid ice dams and leaks.