



Home Insurance Check UP



Insure your home for Replacement Value, not real estate value.

- How much would it cost to rebuild from the ground up?
- Verify and confirm coverage is adequate

Consider adding:

- Sewer and drain backup coverage
- Building code upgrade coverage
- Replacement, not Actual Cash value
- Flood Insurance (add an endorsement or separate NFIP policy)

Shop for quality, then price:

- Compare limits and fine print language on roof and water damage, mold, "matching" (siding, windows, roofing)
- Compare different levels of deductibles and liability coverage