



Home Insurance Workbook

Your policy, on paper

General educational information, not insurance advice.

Coverage depends on your policy and state.

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Policy summary

From your declarations page. One page, everything that matters.

Insurer and policy type

Renewal date

Yearly premium

Coverage	Limit	Replacement cost?
Dwelling (owners)		☐
Other structures		☐
Personal property		☐
Loss of use / living expenses		☐
Liability		☐
Medical payments to others		☐
Deductible (and any wind or hail deductible)		
Exclusions I should know		
Endorsements added		

Quote comparison

Same coverage, three quotes.

	Current	Quote 2	Quote 3
Insurer			
Property limit			
Liability limit			
Deductible			
Replacement cost?			
Water backup?			
Discounts applied			
Yearly premium			

Room

Discount checklist

Ask about each one at renewal.

Ask about	Asked
☐ Bundling home and auto	
☐ Smoke and carbon monoxide alarms	
☐ Deadbolts and alarm system	
☐ Water leak sensors or shutoff valve	
☐ Newer roof, wiring or plumbing	
☐ No recent claims	
☐ Paying in full or going paperless	
Discounts added	
New yearly premium	

Claim log

If you ever need it. Every call, every document.

Date of loss

Claim number

Adjuster and phone

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