



# 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

## Ask the right questions

- Will this policy cover a builder's estimate to rebuild my home after a total loss?
- Is my coverage customized for my assets (e.g. sump pump, shed, pool, trampoline?)
- What will my annual premium be with different levels of deductibles?
- What causes of loss are excluded?
- Do you recommend that I buy flood insurance or an umbrella policy?
- What discounts do you offer and how do I qualify for them?

## Create a home inventory

- Take photos and/or a video of the contents of your home and document the inside and outside features
- Save your inventory safely offsite
- Use technology that is easy to access and you are comfortable using.

**2/3 of disaster victims find themselves underinsured. Don't just shop for the cheapest policy. Insure your home for replacement value. For more info visit: [www.uphelp.org](http://www.uphelp.org)**