Owners Playbook

Home Insurance Basics

What homeowners should understand about protecting their property

What Insurance Typically Covers

- Damage from fire, storms, and certain unexpected events
- Liability protection if someone is injured on your property
- Coverage for belongings inside your home
- Additional living expenses if you need to leave temporarily

What to Review Regularly

- Your coverage limits as home values change
- Deductibles and what you would pay out of pocket
- Special coverage for high-value items if needed
- Policy details for things like water damage or sewer backup

Common Gaps to Watch For

- Assuming everything is fully covered without reviewing details
- Not updating your policy after renovations or upgrades
- Overlooking exclusions like flooding or certain water issues
- Choosing the lowest price instead of proper coverage

Contact us if you have any questions or if you would like help finding the right home

Questions? Don't be shy, give us a call.
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