

# Essential Home Insurance Checklist.



## Dwelling and Structures Protection

Is your home insured at full replacement cost?

Do you have extended limits for construction cost increases?

## Water and Sewer Backup

Does your policy cover water back-up from sewers or sump pumps?

Are cleanup and remediation costs included?

## Liability Protection

Do you have sufficient liability coverage to protect your assets?

Do you have an umbrella policy for the protection you need?

## Personal Property Protection

Are your personal belongings insured at their replacement value?

Does your policy cover high-value items like jewelry or collectibles?

## Disaster and Weather-Related Coverage

Does your policy protect against regional risks like wildfires and hailstorms?

Does your coverage account for building code upgrades?

## Deductibles and Claims

Do you have a flat deductible instead of a percentage-based one?

Are you familiar with the claims process?

## Optional and Specialized Coverage

Do you have service line coverage?

Have you reviewed your coverage with your agent in the last year?

## Think you're fully covered? Let's make sure!

Take 5 minutes to complete our Risk Assessment Tool and uncover hidden gaps in your coverage.

A Summit Insurance Expert will follow up to tailor your policy to **your unique needs**.

**Start Your Risk Assessment Now:** Get peace of mind in minutes.

[\[Click here to begin!\]](#)