HOMEOWNERS INSURANCE CHECKLIST

Annual review guide to keep your home and belongings fully protected

Powered by Proofly

1. Confirm Your Dwelling Coverage (Coverage A)
Your dwelling coverage should reflect today's cost to rebuild your home, not its market value.

Review each year for:

- Increased construction costs
- Material/labor inflation
- Renovations or square footage changes
- New structures (deck, shed, finished basement)

2. Compare Your Policy to Your Proofly Total Verified Value
Your Proofly dashboard shows the total value of your documented belongings.

Compare this to your Coverage C – Personal Property limit:

- If your Proofly total is higher → You may not have enough coverage.
- If your policy limit is higher → You have buffer coverage.

3. Review Special Category Limits
Most policies limit coverage on high-value categories unless you add endorsements.

Common caps include:

- Jewelry
- Watches or luxury goods
- Collectibles or art
- Firearms
- Cash
- Tools or hobby equipment
- Business equipment stored at home

If your Proofly values exceed these limits, ask your agent about scheduled property coverage.

4. Check Your Deductible

Ask yourself:

- Can you comfortably afford this amount in an emergency?
- Have your finances changed?

Higher deductible = lower premium
Lower deductible = faster compensation

5. Know What Your Policy Doesn’t Cover

Common exclusions include:

- Flood
- Earthquake
- Sewer backup
- Mold (beyond the initial cause)
- Home-based business inventory
- Wear and tear
- Pest damage

Ask your agent which add-ons are recommended for your home and location.

6. Record High-Value Items in Proofly

Proofly helps ensure these items are fully documented and properly valued:

- Jewelry
- Art
- Collectibles
- Electronics
- Antiques
- Musical instruments
- Luxury items

7. Update Your Policy After Life Events

Review your coverage after:

- Major purchases
- Renovations
- Marriage or combining households
- Moving valuables into storage
- Adding a new structure
- Growing family needs

8. Confirm How to Report a Claim

Ask your insurer:

- Where to send your FNOL
- Preferred communication method
- Claims team contact info
- Expected response times
- Adjuster communication process

Confirm they have received your Proofly One Report.

9. Annual Renewal Checklist

✓ Dwelling coverage updated
✓ Proofly total value reviewed vs Coverage C
✓ Special category limits checked
✓ High-value items documented
✓ Deductible appropriate
✓ Exclusions and add-ons reviewed
✓ New purchases added in Proofly
✓ Updated insurer contact details
✓ Questions reviewed with agent