

# Homeowners Insurance Quote Comparison Checklist

A lower quote is only a better deal if the coverage still fits your home. Use this checklist to compare your current policy against a new quote, line by line. Review the coverage first. Compare the premium last.

## Policy basics

- Named insured is correct
- Property and mailing address correct
- Mortgagee is correct
- Occupancy and ownership structure correct
- Policy term and effective date correct

## Dwelling (Coverage A)

- Coverage A limit reflects a realistic rebuild cost, not market value
- Square footage, year built, and construction quality accurate
- Roof type and foundation accurate
- Extended replacement cost reviewed (and the percentage)
- Guaranteed replacement cost reviewed if available
- Ordinance or law coverage reviewed

## Roof

- Settlement basis confirmed: replacement cost or actual cash value
- Roof age and material on file are accurate
- Separate wind/hail deductible reviewed
- Cosmetic damage exclusion reviewed
- Roof payment schedule reviewed
- Matching limitations reviewed

## Deductibles (convert every percentage to dollars)

- All other perils deductible
- Wind/hail deductible
- Named storm / hurricane deductible
- Water damage deductible
- Earthquake deductible (if applicable)

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## Personal property (Coverage C)

- Coverage C limit reviewed
- Replacement cost vs actual cash value confirmed
- Special limits reviewed (jewelry, watches, firearms, collectibles, art)
- High-value items scheduled where needed
- Business property limit reviewed
- Off-premises coverage reviewed

## Loss of use (Coverage D)

- Coverage D limit reviewed
- Percentage or flat dollar amount confirmed
- Time limitation reviewed
- Adequate for local temporary housing costs

## Liability

- Personal liability limit reviewed
- Medical payments limit reviewed
- Dog, pool, or trampoline exposures reviewed
- Business or rental exposure reviewed
- Personal umbrella considered

## Water coverage

- Sudden and accidental water damage reviewed
- Water backup endorsement included
- Water backup limit reviewed
- Sump overflow reviewed
- Hidden water damage coverage reviewed (and the limit)
- Continuous or repeated seepage exclusion understood (often 14+ days)
- Flood handled separately if needed

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## Endorsements

- Water backup
- Service line
- Equipment breakdown
- Matching coverage
- Scheduled personal property
- Home business
- Short-term rental (if applicable)
- Identity theft / cyber

## Exclusions and restrictions

- Flood, earth movement, and earthquake reviewed
- Wear and tear and maintenance understood
- Vacancy limitations reviewed
- Business and rental use restrictions reviewed
- Animal and cosmetic damage limitations reviewed
- Mold coverage, sub-limit, or exclusion reviewed
- Constant or repeated leakage and gradual damage understood

## Carrier and final decision

- Carrier financial strength and claims reputation considered
- Inspection and underwriting requirements reviewed
- Renewal stability considered
- Coverage, deductible, and endorsement differences documented
- Premium compared LAST, after the coverage review
- Recommendation documented

**Want a second set of eyes? Send us your current declarations page and the new quote, and we will compare what changed. [vantagepointrisk.com](http://vantagepointrisk.com)**

Coverage varies by insurance company, policy form, state, underwriting eligibility, endorsements, limits, deductibles, and exclusions. This checklist is general educational information, not a guarantee of coverage or insurance advice. Vantage Point Risk is an independent insurance agency.