



Annual Homeowners Insurance Renewal Review

Know what changed before you renew. Compare the old policy with the new one, mark questions, and save the answers in writing.

1. Save the old policy	2. Download the full renewal	3. Mark every difference	4. Get answers in writing
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1 Policy and Renewal Details

Insurer		Policy number	
Agent / contact		Phone / email	
Expiring policy period		Renewal policy period	
Payment or response deadline		Property details checked	

2 Side-by-Side Coverage Comparison

Enter the amount, deductible, settlement method, or policy term shown in each document. Mark and difference or unanswered question.

What to compared	Expiring policy	Renewal policy	Changed?	Question?
Annual premium and discounts			☐	☐
Dwelling coverage			☐	☐
Other structures			☐	☐
Personal property			☐	☐
Loss of use / additional living expenses			☐	☐
Personal liability			☐	☐
Medical payments			☐	☐

2 Side-by-Side Coverage Comparison

What to compared	Expiring policy	Renewal policy	Changed?	Question?
Standard deductible			☐	☐
Wind, hail, hurricane, roof, or other special deductible			☐	☐
Water damage, backup, mold, or other listed sublimit			☐	☐
Replacement cost or actual cash value terms			☐	☐
Roof settlement terms			☐	☐
Ordinance or law coverage			☐	☐
			☐	☐
			☐	☐
			☐	☐
			☐	☐
			☐	☐
			☐	☐
			☐	☐
			☐	☐
			☐	☐
			☐	☐

3 Forms, Endorsements, and Notices

New or added forms	
Removed forms	
Revised forms / dates	
Change notice	Title / date / delivery method

4 New Policy Conditions

☐ Inspection	☐ Required repair
☐ Roof condition	☐ Occupancy / vacancy
☐ Extended absence	☐ Protective device
☐ Leak sensor / shutoff	☐ Home business / sharing
☐ Renovation notice	☐ Other: _____

Deadline or proof required: _____

5 Ask Focused Questions in Writing

Copy-ready request: Please identify every endorsement, exclusion, limit, sublimit, settlement term, condition, or listed form that differs from my expiring policy. Send the relevant form numbers and complete wording, explain any deadline, and describe broader options and their cost.

- ☐ Which deductible applies to each major loss, and what is the dollar amount?
- ☐ Did water, backup, mold, roof belongings, or loss-of use protection change?
- ☐ Did any coverage change from replacement cost to actual cash value?
- ☐ Are there new inspection, repair, occupancy, maintenance, or device requirements

6 Written Answer Log

Date	Contact / method	Question, answer, or change explained	Saved?
			☐
			☐

7 Final Renewal Decision

☐ I understand the major changes.	☐ I asked unresolved questions in writing.
☐ I saved the complete policy, forms, and answers	☐ I confirmed replacement coverage before canceling anything.

My next step: ☐ Renew as offered ☐ Request changes ☐ Compare other policies ☐ Contact my state insurance department

Decision / effective date: _____