Your Insurance Shopping Checklist

New coverage, shopping to save, or an upcoming renewal? Check any that apply. Start here; use the optional workbook only as needed. Print or type and save a copy. Totals are not automatic.

- ☐ New coverage — e.g., purchase / first policy
- ☐ Shop to save — Even between renewals
- ☐ At renewal — Upcoming offer / changes

Start / switch / renewal date

My target date to decide

01 Get Ready

- ☐ Confirm start, switch or renewal timing and any lender proof-of-insurance requirements.
- ☐ Gather home details. If insured, use your current policy; at renewal, add the new offer. Flag unknowns.
- ☐ Ask an agent to explain the rebuilding estimate and proposed coverage.

02 Compare the Options

- ☐ Request several quotes using the same home details and coverage needs.
- ☐ Compare limits and payment terms for the house, roof, and belongings.
- ☐ Convert deductibles to dollars. Compare total costs for the same period.
- ☐ Resolve exclusions, extra coverage, discounts, and quote conditions in writing.

03 Finish With Confidence

- ☐ Verify insurer and agent status; review complaint and financial information.
- ☐ Get written coverage confirmation and coordinate lender or servicer details.
- ☐ If switching, confirm cancellation terms, any fees and any refund; avoid a gap. Save and check the final policy and endorsements.

My next useful step

New to the terms? A premium is the policy's price. A deductible is your share of an otherwise covered property loss. An endorsement changes the policy's terms.

For homes you own and live in. Condo/association coverage needs extra review. Keep this personal worksheet private; do not record Social Security or payment-card numbers.

Sources: Insurance regulators' shopping tool | Federal homebuyer guidance | Texas shopping tips
General education; policy terms and state rules control.

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Your Home & Coverage Starting Point

Use the same facts for each quote. “Need confirmation” is acceptable. For new coverage, leave the current-policy section blank if you do not have one.

Property address or identifying note

Year built | Living area / sq. ft. | Construction / finishes | Occupancy / move-in date

Roof material | Roof installed | Source / condition to confirm

Major updates: plumbing, electrical, heating/cooling, additions

Tell the agent: detached buildings, pets, pool, business/rental use, solar, safety devices

Coverage Starting Point

Rebuilding estimate / $ | Prepared by / date / assumptions to confirm

Ask how the estimate reflects your home - not its sale price or mortgage balance.

Belongings, valuables, liability questions, and extra coverage to discuss

Current Coverage / Renewal Offer - Optional

Current insurer, if any | Current policy dates / renewal date, if any

Current / renewal changes, home details or discounts to check

Lender / servicer contact and proof deadline, if applicable

Sources: Insurance regulators’ shopping tool | Texas renewal review | Federal homebuyer guidance
General education; policy terms and state rules control.

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Compare the Protection

Use one column per option: new quotes, current policy to shop to save, or the upcoming renewal offer. Enter limits/terms, or "Not included," "Not available," or "Need confirmation."

Payment key: RC = replacement cost; ACV = actual cash value after depreciation. Record other methods by name. Limits and conditions still apply.

Coverage / Question	OPTION A	OPTION B	OPTION C
Legal insurer name / quote reference			
Policy form / coverage period			
House coverage limit / rebuilding estimate			
Extra rebuilding-cost protection / conditions			
Detached structures: limit			
House payment method			
Roof payment method / special limits			
Belongings: limit / payment method			
Valuables: special limits / added coverage			
Additional living costs: dollar / time limits			
Liability / medical payments: each limit			
Building-code upgrade coverage: limit			
Water backup: covered events / limit			
Flood: added or separate? Limits?			
Earthquake: added or separate? Limits?			
Wind: included or separate? Limits?			
Other exclusions, additions, or open questions			

Do not treat a blank cell as covered. Attach quotes and use page 5 for detailed answers.

Sources: Texas coverage guide | Maryland payment guidance | AHA coverage selection
General education; policy terms and state rules control.

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Compare Costs & Deductibles

Match Options A, B and C to page 3; compare costs for identical dates. Ask about switch costs when shopping to save, or new terms at renewal. Enter $0 or "Not applicable" only when confirmed.

Cost / Question	OPTION A	OPTION B	OPTION C
Comparison dates / quote date			
Home premium for that period			
Fees NOT already included			
Separate coverage premiums for same period			
Total cost for period (add above; no double-counting)			
Standard deductible: dollars			
Wind/hail: % x base = dollars; when it applies			
Hurricane/named storm: % x base = dollars; trigger			
Other deductibles: event / amount / trigger			

Math check: 2% x $400,000 of dwelling coverage = $8,000. Illustration only - not a quote. Use the base stated in your policy.

Bundle Check - Optional; use the same full-year period

Home + auto separately / $ _____

Combined bundle / $ _____

Difference / coverage changes _____

Why is an option less expensive?

☐ Discount ☐ Higher deductible ☐ Changed coverage ☐ Unclear

Could I fund each applicable deductible after essentials (including any closing/moving costs)?

A deductible is not your maximum possible loss. Ask when each applies; do not assume all event deductibles add together. Totals here are manual, not automatic.

Sources: Texas deductible guidance | Texas payment examples
General education; policy terms and state rules control.

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Get Answers Before You Choose

Use this page for one insurer at a time; print another copy if needed. Ask for the policy provision or endorsement behind an answer, not just a verbal assurance.

A request you can send: Please quote the home details provided, explain your rebuilding estimate, show each deductible in dollars, and identify exclusions, payment limits, discounts, and any conditions still required before coverage begins. If switching, ask your existing insurer about cancellation steps, any fees and any refund; get amounts and dates in writing.

Insurer / agent / contact

Quote date / expiration

Prompts for the Conversation

- [ ] What explains the rebuilding estimate, and when would extra rebuilding coverage apply?
- [ ] How would house, roof, and belongings claims pay? Are later payments conditional?
- [ ] What is excluded or limited? Which extra coverages matter for this home?
- [ ] Which discounts need proof? Is an inspection or other eligibility review still pending?
- [ ] Who helps with claims, and what written confirmation establishes coverage?

Question to Resolve	Answer / Policy Reference	Who / Next Step / Due

State regulator check: insurer / agent status, source, and date

Financial rating / agency / date; complaint information / year / insurance type

Sources: Insurer status lookup | Complaint guidance | Shopping questions
General education; policy terms and state rules control.

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Make & Document Your Decision

Choose based on protection, manageable costs, and understood trade-offs. Keeping or adjusting an existing policy can be a good result.

☐ Buy new coverage ☐ Keep ☐ Adjust ☐ Switch insurers

Chosen insurer / option / quote reference

I chose this because... Include any trade-offs or coverage I am declining.

Unresolved condition / who will confirm it / by when

Confirm for Any Policy

☐ Written confirmation of coverage received; payment arrangements confirmed.

Coverage starts / renews (date + time)

If switching: current policy ends (date + time)

Where I saved the confirmation, full policy, endorsements, and receipts

New Coverage / Home Purchase

☐ If applicable: lender and mortgage requirements checked.

☐ If buying: proof sent to loan officer; receipt confirmed.

☐ If buying: coverage start coordinated with closing and possession.

Saving / Renewal / Switching

☐ At renewal: chosen changes and upcoming offer confirmed.

☐ If switching: new coverage confirmed in writing before cancellation; dates aligned.

☐ Servicer notified if needed; any fees, refund/escrow terms confirmed.

Final policy matches my choice? Follow-up / date / contact

One final check: Review the issued documents against your selected quote. Ask promptly about discrepancies and keep the response with your policy.

Original AHA workbook, informed by linked sources; not published or endorsed by those sources. This is a decision aid, not an insurance application, quote, or coverage guarantee.

Sources: Federal purchase steps | Texas switching guidance | Maryland escrow guidance | AHA guide
General education; policy terms and state rules control.

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