

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.