United Policyholders

Home Insurance Check UP



Insure your home for Replacement Value, not real estate value.

- How much would it cost to rebuild from the ground up?
- Verify and confirm coverage is adequate

Consider adding:

- Sewer and drain backup coverage
- Building code upgrade coverage
- Replacement, not Actual Cash value
- Flood Insurance (add an endorsement or separate NFIP policy)

Shop for quality, then price:

- Compare limits and fine print language on roof and water damage, mold, "matching" (siding, windows, roofing)
- Compare different levels of deductibles and liability coverage

Ask the right questions

- Will this policy cover a builder's estimate to rebuild my home after a total loss?
- Is my coverage customized for my assets (e.g. sump pump, shed, pool, trampoline?)
- What will my annual premium be with different levels of deductibles?
- What causes of loss are excluded?
- Do you recommend that I buy flood insurance or an umbrella policy?
- What discounts do you offer and how do I qualify for them?

Prepare to be resilient

Use your cell phone to create a video inventory of your home inside and out

Call your insurer and get confirmation that your home is adequately insured, take notes

Subscribe to emergency alerts, have a "go bag" and an evacuation plan

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