

## GUIDE

# Home Coverage Review Guide

A practical guide to dwelling limits, deductibles, and endorsement conversations for California property owners.

## What this guide helps you review

Core dwelling coverage, deductible choices, optional endorsements, property updates, liability planning, and questions to raise before renewal or re quoting.

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## Key review areas

Topic	What to Review	Why It Matters
Dwelling limit	Whether the home limit still reflects current rebuild expectations, square footage, upgrades, and construction type.	A limit that is too low can create a major gap after a serious loss.
Deductible	Flat deductible, wind or fire deductible, and how much out-of-pocket expense feels manageable.	Premium and claim response can change significantly depending on deductible structure.
Endorsements	Water backup, ordinance or law, scheduled property, service line, equipment breakdown, and other optional add-ons.	Important protections are often added by endorsement instead of appearing automatically in every policy.
Liability	Personal liability limit and whether an umbrella policy should be discussed.	Liability planning protects assets beyond the structure itself.
Property details	Roof age, updates, security features, occupancy, and any recent renovations.	These details can affect eligibility, pricing, and available carrier options.

## Good review timing

Review your home policy after renovations, a major purchase, a change in occupancy, a new roof, claim activity, or whenever rebuild costs in your area have changed meaningfully.

## Questions to ask during a coverage review

### Coverage questions

- Does my dwelling limit still make sense for current rebuild conditions?
- What deductible options are available, and how do they affect premium and claim cost sharing?
- Are water backup, ordinance or law, or service line endorsements worth reviewing?
- Do I have any limits or exclusions that deserve closer attention?
- Should I revisit liability limits or discuss umbrella coordination?

### Property detail checklist

- Roof age and any recent updates
- Remodels, additions, or detached structures
- High-value jewelry, art, or collections
- Home-based business activity or short-term rental exposure
- Brush, wildfire, or other location-specific concerns to discuss

### California planning note

For many California homeowners, it is especially useful to review rebuild assumptions, roof condition, brush exposure, and any endorsements related to higher-severity property risks before renewal shopping.

This guide is educational and consultative. Coverage, carrier appetite, underwriting rules, and binding requirements vary by applicant, property characteristics, and market conditions.