



STORMLEX LAW GROUP

INSURANCE POLICY CHECKLIST

Use this attorney-approved checklist to evaluate whether your current property insurance policy provides sufficient coverage for your needs in case of damage to your home or building.

Hop on a call with your insurance agent if you're unable to locate this information or need clarification on your policy.

1. Policy Basics

- Do I have the correct type of policy (homeowners, renters, or commercial property insurance) for my situation?
- Is my policy active, and have all premiums been paid on time?
- Do I have a copy of the full policy document and understand the terms?

2. Dwelling Coverage

- Does my dwelling coverage include the full replacement cost of rebuilding my property in today's market?
- Have I considered the cost of construction materials, labor, and code upgrades in the replacement cost estimate?

3. Personal Property Coverage

- Are my personal belongings adequately covered under my policy?
- Have I accounted for high-value items (jewelry, art, electronics) that might require additional endorsements or riders?

4. Additional Structures Coverage

- Does my policy cover other structures on my property (detached garages, fences, sheds)?
- Is the coverage amount sufficient to rebuild or replace these structures?

5. Liability Coverage

- Does my liability coverage protect me if someone is injured on my property or if I accidentally cause property damage to others?
- Is the liability limit high enough to protect my personal assets in the event of a lawsuit?

6. Loss of Use Coverage

- Does my policy include "loss of use" or "business interruption" coverage to pay for temporary housing, lost rental income, or lost business income if my property becomes uninhabitable?
- Is the coverage amount adequate for my potential living expenses or lost income?

7. Coverage for Specific Risks

- Are common risks in my area covered (e.g., fire, hail, wind, theft)?
- Does my policy include flood insurance if I live in a flood-prone area?
- Do I have earthquake or other disaster-specific coverage if relevant?

8. Coverage Limits and Deductibles

- Are my coverage limits sufficient for my property and personal needs?
- Is my deductible affordable, and does it align with what I could pay out-of-pocket in an emergency?

9. Exclusions

- Have I reviewed the exclusions section of my policy to understand what is not covered?
- Do I need endorsements or additional policies to cover excluded risks (e.g., mold, foundation damage, wear and tear)?

10. Endorsements and Riders

- Have I added endorsements for specific needs (e.g., water backup, high-value items, ordinance or law coverage)?
- Are these endorsements sufficient to fill gaps in my standard coverage?

11. Claims Process and Documentation

- Do I understand how to file a claim with my insurer?
- Do I have an updated inventory of personal property with receipts, photos, or appraisals stored safely?
- Have I confirmed the time limits for reporting claims in my policy?

12. Regular Policy Updates

- Have I reviewed my policy within the past year to ensure it reflects any property improvements or changes?
- Am I aware of any changes in coverage or exclusions made by my insurance provider?



**DEALING WITH A DELAYED, DENIED, OR
UNDERPAID INSURANCE CLAIM?**

CALL STORMLEX LAW GROUP NOW!

**We're ready to take your call and
provide a free consultation to
review your claim!**



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