



# Minnesota Homeowners Insurance Checklist

Protect your biggest investment. Know what's covered.

## 1. Your Current Coverage

- Dwelling Coverage: \$ \_\_\_\_\_
- Other Structures: \$ \_\_\_\_\_ (10% of dwelling typical)
- Personal Property: \$ \_\_\_\_\_
- Liability: \$ \_\_\_\_\_
- Medical Payments: \$ \_\_\_\_\_
- Deductible: \$ \_\_\_\_\_
- Loss of Use: Yes / No

## 3. Essential Add-Ons for MN

- Sewer/Drain Backup Coverage
- Sump Pump Failure
- Water Backup
- Service Line Coverage
- Equipment Breakdown
- Identity Theft Protection

## 2. Coverage Type

- Replacement Cost (dwelling)
- Replacement Cost (personal property)
- Actual Cash Value (ACV)
- Guaranteed Replacement Cost

Replacement cost recommended for both dwelling and contents.

## 4. Scheduled/Valuable Items

- Jewelry (itemized)
- Firearms
- Fine Art / Collectibles
- Musical Instruments
- Electronics / Home Office

Standard limits: \$1,000-\$2,500 per category. Schedule high-value items separately.

## 5. Coverage Gaps to Check

- Dwelling coverage matches rebuild cost (not market value)
- Liability at least \$300k (consider umbrella if you have assets)
- Home office equipment covered if you work from home
- Sewer backup covered (critical for finished basements)
- High-value items scheduled separately
- Flood insurance if near water or low-lying area

## 6. Questions to Ask Before Renewal

• Is my dwelling coverage enough to rebuild at today's costs? • What's NOT covered? • Do I have sewer backup? • Are my valuables covered? • What happens if my home is unlivable during repairs?

## 7. Bring to Your Appointment

- Current policy declarations page
- Home square footage, year built, updates
- List of high-value items with values
- Recent home improvements

### Ready to Review Your Coverage?

Bring this checklist to your appointment. We'll identify gaps and find the right protection.

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This checklist is for informational purposes only. Coverage needs vary. Consult with your agent for specific recommendations.