LEVIN SITCOFF

HOMEOWNERS INSURANCE COVERAGE REVIEW WORKSHEET

Know What Your Policy Actually Covers Before You Need It.

1. BASIC POLICY INFORMATION

- **Insurance Company:** ________________________________
- **Policy Number:** ____________________________________
- **Agent/Broker Name:** ________________________________
- **Renewal Date:** _____________________________________

2. COVERAGE A - DWELLING

- **Current Coverage A Limit: $**_________________________
- **Date Coverage Was Last Reviewed:** __________________
- **Have You Obtained an Independent Rebuild Estimate?**
  ☐ Yes ☐ No
- **Estimated Cost to Rebuild Today: $** __________________
- **Difference Between Coverage Limit and Estimated Rebuild Cost: $**_____________________________________

3. REPLACEMENT COST VS. ACTUAL CASH VALUE

Dwelling Coverage Basis:

☐ Replacement Cost Value (RCV) ☐ Actual Cash Value (ACV) ☐ Not Sure

Personal Property Coverage Basis:

☐ Replacement Cost Value (RCV) ☐ Actual Cash Value (ACV) ☐ Not Sure

Extended/Guaranteed Replacement Cost

☐ Extended Replacement Cost Endorsement Percentage: __________%

☐ Guaranteed Replacement Cost ☐ Neither/Unsure

4. ADDITIONAL LIVING EXPENSES (COVERAGE D)

- **Coverage Limit: $**_______________________________
- **Time Limit:** ____________________________________
- **Would this realistically cover 2–3 years of temporary housing in your area?** ☐ Yes ☐ No ☐ Unsure

5. ORDINANCE OR LAW COVERAGE

- **Current Limit: $** _________________________________
- **Percentage of Coverage A:** _________________________
- **Does your area require wildfire-resistant building materials or code upgrades?** ☐ Yes ☐ No ☐ Unsure

6. INFLATION GUARD ENDORSEMENT

☐ Yes ☐ No ☐ Unsure

If yes, annual adjustment percentage: ____________________%

7. PERSONAL PROPERTY REVIEW

High Value Items That May Need Scheduled Coverage

Item	Estimated Value	Scheduled Separately
Jewelry	$_______	☐
Artwork	$_______	☐
Firearms	$_______	☐
Musical Instruments	$_______	☐
Collectibles	$_______	☐
Electronics	$_______	☐

8. UMBRELLA LIABILITY COVERAGE

☐ Yes **Coverage Amount: $**___________ ☐ No

9. HOME INVENTORY CHECKLIST

☐ Video walkthrough completed
☐ Photos stored in cloud/off-site
☐ Receipts/appraisals organized
☐ Inventory updated within past year

10. QUESTIONS TO ASK YOUR AGENT

- **Is my Coverage A based on current Colorado rebuild costs?**
- **What assumptions were used to calculate rebuild value?**
- **Do I have extended or guaranteed replacement cost?**
- **Are wildfire code upgrades fully covered?**
- **Would my ALE coverage realistically last through a regional rebuild?**
- **What exclusions or limitations should I know about?**

11. FOLLOW-UP ACTIONS

☐ Review Declarations page
☐ Obtain Independent rebuild estimate
☐ Update endorsements
☐ Increase limits if necessary
☐ Create/update home inventory
☐ Consult attorney/public adjuster if needed

ARE YOU UNDERINSURED?

This worksheet is a starting point. A policy review can help avoid costly surprises after a loss.

REVIEW YOUR POLICY TODAY

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