



**HILLIS
ADJUSTMENT
AGENCY, INC**

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HOMEOWNER POLICY RENEWAL CHECKLIST

- **Coverage:** Review your policy's coverage to ensure it meets your current needs.
 - Is it providing sufficient coverage for your home and personal belongings, and general liability?
 - If you have made any changes to your home, such as an addition, installing a pool, installing a swing set,, etc. you should notify your insurance agent as you may need additional coverage.
- **Deductible:** Think about whether you want to increase or decrease your deductible.
 - A higher deductible will lower your premium, but you'll have to pay more out of pocket if you file a claim.
- **Premiums:** Check the premiums of your policy and make sure you are getting a fair price. If your premiums seem too high, consider shopping around and getting quotes from other insurance companies.
- **Discounts:** Look for any discounts you may be eligible for.
 - Bundling your home and auto insurance policies.
 - Being a member of a certain organization.
 - Signing up for automatic payments
- **Reviews:** Read any reviews from other policyholders to see if the insurance company has a good reputation for customer service and claims handling.
- **Changes in your life:** If you've experienced any significant changes in your life such as:
 - Getting married.
 - Upgrading your house.

You may need to update your policy to ensure you're fully covered.

- **Endorsements:** Consider adding endorsements to your policy to cover specific items and specific damages that may not be fully covered under your standard policy.
 - Sump Pump Failure
 - Mold
 - Service Line
 - Jewelry/Artwork
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CONTACT HILLIS IF YOU HAVE A CLAIM OR QUESTIONS CONCERNING HOW TO FILE A CLAIM!

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