



# California Homeowner's Insurance Checklist



**15 minutes to understand what you're actually paying for**

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# Why this checklist exists

Most people sign up for homeowner's insurance once, file it away, and don't look at it again until something goes wrong. I get it — it's not exactly beach reading. But in California especially, that set-it-and-forget-it approach can create some genuinely painful surprises at claim time.

This checklist is designed to take you through your policy in about 15 minutes. No jargon, no decoder ring. Just the things that actually matter.

Grab your declarations page before you start. It's usually one or two pages — the summary sheet your carrier sends at renewal. If you can't find it, your agent can pull it in about 30 seconds.

— *Zach Nadler, Nadler Insurance*

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# Step 1: The declarations page basics

Your declarations page is the one-page summary of your entire policy. Think of it as the CliffsNotes version of your coverage. Before you dive into anything else, make sure these foundational details are correct.

**Key Point:** The declarations page is your policy at a glance

## Verify these basics:

- The **property address** is correct (sounds obvious, catches more issues than you'd think)
- The **named insureds** are right — especially if you've gotten married, divorced, or added someone to the title
- You know your **policy period** and roughly when it renews
- You can identify the four core coverage sections: Dwelling (A), Other Structures (B), Personal Property (C), Loss of Use (D)
- You know your **deductible** — and whether there's a separate wildfire, wind, or other special deductible hiding in there

## Step 2: Your dwelling limit – and why Zillow doesn't matter here

This is the one that surprises people most. Your dwelling limit is not based on what your home is worth on the market. It's based on what it would cost to **rebuild it from scratch** if it burned to the ground tomorrow.

In the Bay Area, those numbers can be very different. Construction costs here are high, and they've gone up a lot in recent years.

**Key Point:** Dwelling limit = rebuild cost, not market value

### Verify your dwelling coverage:

- Your dwelling limit is based on **rebuild cost**, not market value
- If you've done significant renovations (kitchen, baths, addition, ADU), your limit has been updated to reflect that
- You know whether you have standard **Replacement Cost** or something more restrictive
- You understand whether your policy includes **extended replacement cost** and what the cap is

If you've never had a reconstruction cost estimate done, it's worth asking your agent about it. Especially in today's construction environment.

## Step 3: Personal property (all the stuff inside)

Personal property coverage is for everything inside your home — furniture, clothes, electronics, kitchen stuff, all of it. Most people drastically underestimate how much it would cost to replace everything they own.

**Key Point: Replacement Cost vs. Actual Cash Value makes a huge difference at claim time**

### Verify your personal property coverage:

- Your personal property limit feels like a realistic number for what you actually own
- You know whether it's **Replacement Cost** (new for old) or **Actual Cash Value** (depreciated) — this distinction matters enormously at claim time
- You've thought about items that often have sublimits or need special handling

### Items that often need special coverage:

- Jewelry and watches
- Fine art or collectibles
- Cameras, musical instruments
- Bikes (road bikes especially — sublimits can be very low)
- High-end computers or electronics

If you have items worth more than a few thousand dollars, ask about **scheduling them individually**. It gives you itemized, agreed-value coverage — usually without a deductible on covered losses.

# Steps 4-8: Complete Your Review

## Step 4: Liability — the part that protects your future

- ▢ Your personal liability limit is a number you **chose on purpose**, not the default the carrier assigned
- ▢ If you have a pool, trampoline, dog, or host frequently, you've confirmed there are no issues or exclusions
- ▢ You've at least had a conversation about **umbrella coverage** and whether your liability limits are set up correctly to support it

## Step 5: Loss of use (if your home becomes unlivable)

- ▢ You know what Loss of Use covers — temporary housing and extra living expenses after a covered loss
- ▢ The limit or time period is realistic for your area (Bay Area rents being what they are, this matters)

## Step 6: The California-specific gaps

- ▢ **Earthquake:** excluded from almost every standard homeowners policy. Have you made a conscious yes or no decision on this?
- ▢ **Flood:** also excluded. Have you made a conscious yes or no decision?
- ▢ **Water backup** from drains or sewers: often requires a specific endorsement. Do you have it?
- ▢ **Wildfire and smoke:** confirm how your current carrier is handling it, especially if you're in a higher-risk zone

## Step 7: Your deductible — the "could I write this check tomorrow?" test

- ▢ You can realistically pay your deductible if something happened this week
- ▢ If you have a separate wildfire or wind deductible, you understand how it works — it's often a **percentage of** your dwelling limit, not a flat dollar amount

## Step 8: The easiest win that almost nobody does

- ▢ Take a video walkthrough of your home. Every room. Open closets. Open drawers. Narrate what you're seeing.
- ▢ Video saved somewhere you can access even if your phone is lost (cloud storage, email it to yourself)
- ▢ Receipts for major purchases saved somewhere findable



# Growing Up Covered Insight

*A note from Zach*

The video walkthrough thing — I can't tell you how many times I've wished clients had done this before a claim. It doesn't have to be professional. You don't need a ring light or a script. Just walk around your house talking to your phone like you're showing it to someone who's never been there. "This is the living room, here's the couch, here's the TV, here's the cabinet with all the stuff in it." Done.

I started telling people this after watching someone try to rebuild an inventory list from memory after a fire. It's an awful exercise. The video takes 20 minutes now and saves hours of grief later. Do it this weekend.

**Read more at [GrowingUpCovered.com](http://GrowingUpCovered.com)**

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# Questions worth asking your broker

Copy and paste these into an email to your agent. A 15-minute call can clear up all the "I'm not sure" answers from this checklist.

Is my dwelling limit based on rebuild cost, and when was it last reviewed?

Am I Replacement Cost or Actual Cash Value on personal property?

What are the biggest exclusions that come up in claims for homes like mine in this area?

Do I have water backup coverage? If not, what would it cost to add?

Have I made an intentional decision on flood and earthquake?

Do I have any items that should be scheduled individually?

If I had a major loss, what does the claims process typically look like?

## What to do next

If you got through this checklist and found a few "I'm not sure" answers, that's completely normal — and a 15-minute call can clear all of it up. Send over your dec page and we'll walk through the big numbers together.

No pressure. Just clarity.

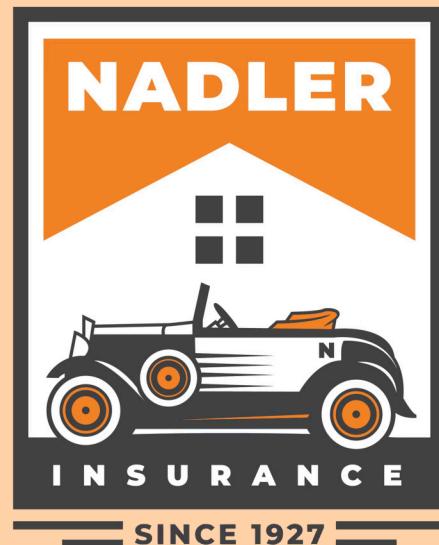
# Ready to review your coverage?

Book time at [nadlerinsurance.com](http://nadlerinsurance.com) or reach out directly.

[Book a Free Review](#)

Or call us: (650) 508-8000

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*Nadler Insurance has been protecting Bay Area families since 1927. Four generations. Real people. No 1-800 numbers.*

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