



# What's Actually in Your Insurance Declaration Page (And Why It Matters)

- ***The one- to two-page summary that shows what you actually bought — and where the biggest misunderstandings hide***

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# What Is an Insurance Declaration Page?

Your insurance declaration page (dec page) is a one- to two-page summary showing who and what is insured, your coverage limits, deductibles, policy period, and endorsements.

Your 'dec page' is the fastest way to understand what you bought.

It is also where the biggest misunderstandings hide in plain sight.

Your declarations page is the one- to two-page summary of your policy. It usually shows:

- Who is insured
- What is insured
- The key limits
- The key deductibles
- The policy period
- The form numbers and endorsements (the fine print that changes coverage)

It is not the whole contract, but it is the map.

 **It's the fastest way to understand your policy without reading the entire contract.**

# What Should I Check on My Declaration Page?

Check 10 key items: named insureds, policy period, correct property/risk addresses, coverage limits, deductibles, listed vehicles/properties, lienholders, endorsements, and premium.

## The 10 Things to Check (And What Each Means)

- **□ 1. Named insured(s)**  
Correct spelling. The right entities (personal name vs LLC vs trust).
- **□ 2. Policy period**  
Start and end dates. Renewal term.
- **□ 3. Mailing address vs risk address**  
The property or location being insured is correct.
- **□ 4. Coverage limits**  
The big numbers (dwelling, liability, auto liability, etc.) are intentional.
- **□ 5. Deductibles**  
Know the dollar amount. Watch for special deductibles (wind, hail, wildfire, earthquake).
- **□ 6. Vehicles / drivers / properties listed**  
Everything that should be scheduled is there. Nothing that should not be there is lingering.
- **□ 7. Lienholders and mortgagees**  
Correct lender. Correct addresses.
- **□ 8. Discounts and rating information**  
Helpful to know what is driving price (and what could change).
- **□ 9. Endorsements / forms**  
This is where coverage is often broadened or restricted. If a claim happens, these matter.
- **□ 10. Premium breakdown**  
Know your annual premium. If it is monthly, confirm the payment plan.

**Key Point:** Errors in any of these can cause claim denials.

# Why Does My Declaration Page Matter?

Most claim surprises happen because someone assumed their policy covered something it didn't. The dec page shows exactly what you have before you need it.

Most 'bad claim surprises' are not because someone lied.

They are because someone assumed:

- 'Full coverage' means everything.
- 'Replacement cost' applies everywhere.
- A deductible is always the same for every kind of loss.
- A policy covers flood, earthquake, or maintenance.

The dec page is where you catch those assumptions early.

## What Are Endorsements on My Declaration Page?

Endorsements are additions or modifications to your policy that broaden or restrict coverage. They're listed on your dec page by form number.

Endorsements / forms are where coverage is often broadened or restricted. If a claim happens, these matter.

Common Bay Area endorsements:

- Water backup and sewer coverage
- Scheduled personal property (jewelry, cameras, bikes)
- Increased limits on specific items
- Additional insured status
- Ordinance or law coverage

Common endorsements include water backup coverage, scheduled personal property, or increased liability limits.

# How Do I Find My Declaration Page?

Your dec page is usually emailed at policy inception and renewal. If you can't find it, your agent or carrier can provide a copy in minutes.

It's typically labeled 'Declarations' or 'Dec Page' and is 1-2 pages long.

Take 60 seconds to do this:

- Download your dec page.
- Email it to yourself with the subject line: DEC PAGE — easy to find.

Future you will thank you.



## Growing Up Covered Insight

### A note from Zach

The dec page shows you something most people never think about: insurance isn't binary. It's not 'covered' vs 'not covered.'

It's 'how much,' and 'is that enough?'

Someone tells me they have 'full coverage' on their auto policy, and I look at their dec page. Liability limit: \$15,000 per person. That's the California minimum. Technically, yes, you're covered. Realistically? One serious accident and you're personally writing checks.

The dec page is where you stop assuming and start knowing what you actually bought.

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

# People Also Ask About Declaration Pages

- **What is the difference between a declaration page and a policy?**

The dec page is a summary. The full policy includes all terms, conditions, exclusions, and definitions — often 50+ pages. The dec page shows the key details in 1-2 pages.

- **Do I need to keep my old declaration pages?**

Yes, keep them for at least 3-5 years. If you file a claim for something that happened in a prior policy period, you'll need the dec page from that period to verify coverage.

- **Can my insurance declaration page change mid-term?**

Yes, if you make changes to your policy — add a vehicle, increase limits, add an endorsement — you'll receive an updated dec page showing the changes.

- **What does "Additional Insured" mean on my dec page?**

An Additional Insured is someone else (often a landlord or general contractor) who is covered under your policy for specific situations. This is common in commercial leases and construction contracts.

## Questions to Ask Your Broker About Your Dec Page

Copy and paste these:

- What are the biggest exclusions or limitations on this policy?
- Are any of my coverages Actual Cash Value instead of Replacement Cost?
- Do I have any special deductibles I should be aware of?
- Are my limits set based on rebuild cost (not market value)?
- Are there any endorsements that restrict water, wildfire, theft, or liability?

# What to Do Next

If you want a second set of eyes, send the dec page. A quick review can catch the most common issues in minutes.

No pressure. Just clarity.

## Ready for a dec page review?

Send over your current declaration page and we'll walk through it together. Book time at [nadlerinsurance.com](http://nadlerinsurance.com) or call (650) 508-8000.

## Your Dec Page in 60 Seconds

 It's a 1-2 page summary of your entire policy

 Shows who and what is insured, limits, deductibles, and endorsements

 Most claim surprises come from assumptions the dec page would have caught

 Check it at renewal — and when life changes (new car, renovation, business growth)

 Keep copies for 3-5 years minimum

 Your agent can review it with you in minutes

## Download your dec page. Email it to yourself with the subject line: DEC PAGE — easy to find. Future you will thank you.

# Want a second set of eyes on your dec page?

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[Book a Free Review](#)

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