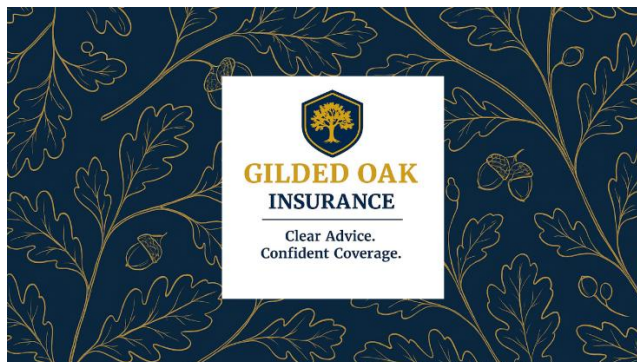


Annual Texas Home Insurance Review Checklist



Use this checklist once a year to confirm your home insurance still fits your Texas home, risks, and household needs.

Coverage & Rebuild Costs

- Review dwelling coverage to confirm it reflects **current Texas construction costs**, including labor and materials
- Check that coverage accounts for any **remodeling, additions, or major upgrades** made since your last review

Roof & Property Updates

- Confirm your policy reflects your **current roof age, materials, and replacement date**
- Ask whether your roof qualifies for **Class 3 or Class 4 impact-resistant shingle discounts** in Texas

Liability & Household Risk

- Review liability limits based on **guests, children, pools, pets, or frequent gatherings**
- Consider whether liability coverage still matches how your property is used today

Legal & Policy Details

- Verify the **named insured and ownership structure**, especially if the home is held in a **trust or legal entity**
- Review deductibles to understand your **out-of-pocket responsibility** before a claim
- Confirm contact information and **claims reporting details** are accurate