Texas Home Insurance Closing Checklist

For Texas buyers purchasing an owner-occupied home. Completing this checklist does not guarantee insurance eligibility, loan approval, or an on-time closing.

EARLY COST CHECK

- Request preliminary quotes if insurance cost could affect the monthly housing budget.
- Share accurate property details, including roof age and known updates.

AFTER INSPECTION

- Review findings that may affect insurance underwriting.
- Resolve questions about roofing, plumbing, electrical systems, occupancy, prior damage, and any known foundation concerns.
- Ask the seller for prior-loss records, repair invoices, warranties, or claim documentation.
- Buyers can't request the seller's loss-history report directly; loss review happens through the insurer's own process.

LENDER INFORMATION

- Obtain the exact mortgagee clause.
- Obtain the loan number.
- Ask for the coverage and deductible requirements for this loan.
- Ask which evidence documents the lender accepts.
- Ask when the insurance file must be complete.

POLICY SELECTION

- Confirm the named insureds and property address.
- Review the dwelling replacement-cost estimate.
- Convert percentage deductibles to dollars.
- Review roof settlement terms and relevant water-backup, foundation or slab, service-line, flood, and wind options.
- Confirm the expected closing date as the intended policy effective date with the lender and agent.

DOCUMENTS AND PAYMENT

- Send the binder, declarations page, evidence form, policy copy, or other proof the lender requests.
- Send the premium invoice or paid receipt when requested.
- Confirm whether the first-year premium will be paid before closing, at closing, or outside escrow.
- Keep the first-year premium separate from the initial escrow deposit when reviewing closing costs.

IF CLOSING CHANGES

- Tell the insurance agent immediately.
- Tell the lender or loan processor immediately.
- Obtain corrected effective-date and premium documents when required.
- Recheck the Closing Disclosure if the costs changed.

AFTER CLOSING

- Verify the declarations page, insured names, property address, mortgage company, effective date, limits, deductibles, and premium.
- Keep the policy, endorsements, inspection, repair records, and closing documents together.
- Confirm how future premiums will be paid from escrow, if applicable.

Keep this checklist with your inspection, repair records, insurance policy, and closing documents.

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