



Insurance Planning Checklist

A Simple Guide for Buyers & Sellers

Use this checklist early to avoid surprises and keep transactions moving smoothly.

For Buyers: What to Review Early

- **Do not rely on the seller's insurance premium**
Insurance is re-underwritten after purchase and often changes for new owners.
- **Request a tentative insurance quote early**
A preliminary estimate during the inspection period helps confirm affordability.
- **Confirm the mortgage supports insurance + taxes**
Insurance increases can affect debt-to-income ratios.
- **Review roof details**
Age, material, permits, and remaining life matter.
- **Ask about wind mitigation features**
Shutters, impact glass, garage doors, and roof attachments may reduce costs.
- **Understand claims history**
Property claims can influence availability and pricing.
- **Know the difference between flood zone and flood risk**
Flood insurance may be optional—or essential—depending on location and lender.

Good planning leads to better outcomes. At Team Allard Realty, we believe informed decisions make every move smoother.

Contact Us When Planning Your Next Move!

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For Sellers: How to Prepare Your Home

- **Gather documents for all work and upgrades done to the property**
Permits, invoices, warranties, and installation dates.
- **Locate your wind mitigation report**
If outdated or missing, consider updating it.
- **Document hurricane protection**
Photos and receipts help insurers give proper credit.
- **Address deferred maintenance**
Small issues can raise red flags for insurers and buyers.
- **Be aware of prior claims**
Transparency helps prevent late-stage surprises.

Smart Ownership Tips (Anytime)

- **Maintain roof, gutters, and drainage**
- **Service HVAC systems annually**
- **Trim trees away from structures**
- **Keep records organized and accessible**
- **Avoid small insurance claims when possible**

Why This Matters

Early insurance awareness:

- Reduces contract delays
- Prevents last-minute budget shocks
- Builds buyer confidence
- Supports smoother closings