checklist

FIRST-TIME HOMEOWNER

a practical guide to protecting your new home before and after closing

LELAND SMITH
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checklist

FIRST-TIME HOMEOWNER

Congratulations on Your New Home!

Buying your first home is exciting, but it also comes with a long list of responsibilities. Between moving boxes, utility transfers and decorating, it's easy to overlook important insurance details.

This checklist will help you prepare before closing, protect your investment after move-in and avoid common mistakes many first-time homeowners make.

Before Closing

- [ ] Compare homeowners insurance quotes.
- [ ] Make sure your policy begins on your closing date.
- [ ] Understand your deductible.
- [ ] Ask about replacement cost coverage.
- [ ] Review any exclusions or special endorsements.
- [ ] Bundle your home and auto insurance to see if you qualify for additional savings.

During Your First Month

- [ ] Change all exterior locks.
- [ ] Test smoke and carbon monoxide detectors.
- [ ] Locate your home's water shut-off valve.
- [ ] Locate your electrical panel.
- [ ] Create an emergency contact list.
- [ ] Photograph every room.
- [ ] Start a home inventory of valuable belongings.
- [ ] Store important documents somewhere secure.

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Don’t Forget About Liability

Many homeowners focus only on protecting the house itself, but liability coverage is just as important.

Your homeowners policy may help protect you if:

- Someone is injured on your property
- Your child accidentally damages someone else’s property
- Your dog causes an injury (depending on breed and policy)
- You accidentally cause damage to another person’s property

If you have significant assets, ask your agent whether an umbrella policy makes sense for additional protection.

Annual Homeowner Checklist

Each year, remember to:

- [ ] Review your insurance coverage.
- [ ] Update your home inventory.
- [ ] Notify your agent about renovations or additions.
- [ ] Review your deductible.
- [ ] Check for new discounts.
- [ ] Review valuable jewelry, electronics or collectibles.
- [ ] Inspect your roof and gutters.
- [ ] Trim trees near your home.
- [ ] Test smoke detectors.
- [ ] Update emergency contact information.

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We're Here to Help

Questions about your homeowners insurance?

Whether you're buying your first home or have owned one for years, our team is here to help you review your coverage and make sure it continues to fit your needs.

Leland Smith Insurance Services

Serving clients. Strengthening communities.

Did You Know?

Keeping a simple home inventory with photos or videos can make the claims process much easier if you ever experience theft, fire or storm damage. Consider updating it once a year.