Get Real with Donna

Let's talk about your next move!

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A LOCAL HOME-BUYER CHECKLIST

Home Insurance Before You Commit

Love the home. Check the coverage.

From Roseville to Granite Bay and Loomis, insurance deserves a place near the top of your buying plan.

FIVE KEY STEPS

1 START EARLY

Request quotes for the exact address before removing contingencies.

2 SHARE THE DETAILS

Disclose roof age, prior claims, pools, outbuildings and planned use.

3 COMPARE COVERAGE

Review rebuilding limits, deductibles, exclusions and living expenses.

4 CHECK THE FULL COST

Include every policy, fee and deductible in your budget.

5 CONFIRM IN WRITING

Ask what is needed to bind coverage by closing.



Wooded setting? Ask sooner.

Tree cover, access and property condition can affect eligibility, cost and required work. A beautiful home still needs a workable insurance plan.

A little homework. A more confident move.

Donna Chabrier • Your local REALTOR®

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Let's Make It Personal

Your Home Insurance Conversation Checklist

Bring this worksheet to a licensed insurance agent or broker.

1 THE PROPERTY

Address: _____

Roof age / material: _____

Pool, solar, ADU or outbuildings? _____

Prior claims or planned work? _____

2 COVERAGE TO REVIEW

- ☐ Rebuilding cost, not market value
- ☐ Extended replacement / code upgrades
- ☐ Contents and liability
- ☐ Additional living expenses
- ☐ Flood / earthquake options

3 WOODED-AREA QUESTIONS

- ☐ Wildfire eligibility for this address
- ☐ Defensible space / hardening work
- ☐ Inspection requirements and deadlines
- ☐ Access, water supply and roof condition

4 IF STANDARD COVERAGE IS HARD TO FIND

Ask a broker to shop available options.

California FAIR Plan is a last-resort option with limited fire coverage. Ask about a separate Difference in Conditions (DIC) policy for gaps such as liability and theft. Review the actual policies.

5 MY QUOTE COMPARISON

Carrier(s): _____

Total annual premium + fees: $_____

Deductible(s): _____

Conditions / exclusions: _____

Quote expires: _____

6 BEFORE I REMOVE CONTINGENCIES

- ☐ Coverage and total cost reviewed
- ☐ Lender requirements checked
- ☐ Binding conditions confirmed in writing
- ☐ Effective date aligned with closing

What happens next?

Talk with an insurance professional.
Share your findings with Donna. Build your next step.

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General education, not insurance advice. Coverage varies by property, carrier and policy.

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