



# What to Watch Out For When Purchasing a Home in 2026

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Keeping Cape & Island Homeowners Safe Since 1986 | *You're in safe harbor with us.*

## **Insurance-Focused Buyer Checklist (Coastal Properties)**

Property Address:

Town / Island:

Buyer Name:

Realtor:

Insurance Agent:

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### **1. Prior Claims History (Last 3–5 Years)**

- Ask for prior homeowners insurance claims
- Confirm water, fire, or storm losses
- Verify claim dates and severity
- Realtor confirmed details
- Seller provided confirmation

#### **Notes:**

Claims follow the property and affect eligibility, deductibles, and carrier options.

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### **2. Roof Type & Replacement Date**

- Roof material identified
- Roof replacement year confirmed

- Permits or invoices provided
- Roof age meets carrier guidelines

**Notes:**

Roof age and type heavily impact underwriting and wind coverage.

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 **3. Water Heater Age**

- Water heater age confirmed
- Under 10–12 years old
- Replacement planned if older

**Notes:**

A failed water heater can cause sudden, expensive water damage.

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 **4. Window Age & Type**

- Window replacement year confirmed
- Impact-rated or storm-resistant
- Drafts or air leaks noted

**Notes:**

Older windows increase storm losses and winter heating costs.

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 **5. Underground Pipes & Service Lines**

- Pipe material identified
- Clay / cast iron / Orangeburg ruled out
- Service line endorsement discussed

**Notes:**

Most homeowners policies exclude underground pipe repairs.

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 **6. Flood Zone Designation**

- Flood zone verified by insurance agent

Flood insurance required by lender

Prior flood claims disclosed

**Notes:**

Flood insurance is separate and pricing varies significantly by zone.

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## 7. Elevation Certificate Availability

Elevation certificate exists

Certificate requested early from seller's realtor

Elevation uncertainty factored into pricing

**Notes:**

Missing certificates often default to higher flood premiums.

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## 8. Electrical System Type

Electrical system updated

No knob-and-tube wiring

No aluminum wiring

Carrier requirements met

**Notes:**

Outdated wiring increases fire risk and may cause coverage denial.

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## 9. Heating System & Fuel Source

Fuel type identified (oil, gas, electric, propane)

System age confirmed

Recent service records available

**Notes:**

Oil systems increase leak and cleanup exposure.

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## 10. Proximity to Water & Storm Exposure

- Distance to shoreline reviewed
- Wind exposure evaluated
- Coastal restrictions discussed

**Notes:**

Proximity affects wind deductibles and carrier appetite.

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## **Final Insurance Review Before Offer**

- Realtor asked first
- Seller provided missing details
- Insurance advisor reviewed property early
- Estimated premiums reviewed
- Deductibles and exclusions explained

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## **Final Reminder**

Insurance should never be an afterthought in 2026.

Early review can uncover red flags, clarify ownership costs, and preserve coverage options.

Most importantly, it prevents expensive, last-minute surprises.

### **Buying on Cape Cod, Nantucket, or Martha's Vineyard?**

- Schedule a pre-offer insurance review
- Request a free quote before committing

Reach out for a free quote:

[www.mcsheainsurance.com](http://www.mcsheainsurance.com) | [insure@mcsheainsurance.com](mailto:insure@mcsheainsurance.com)

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