The 2-Minute Test Every Homeowner Should Take Today

Education before disaster — the simplest preparedness step in existence.

The Two-Minute Test

Here's a simple challenge. Set a timer for two minutes and try to put your hands on your homeowner's insurance policy — the actual document, paper or digital. Not the bill. Not the auto-pay confirmation email. The policy itself: the document that lists your policy number, your coverage limits, your deductibles, and the phone number you'd call to file a claim.

If you just thought, *“It's around here somewhere,”* you're in good company. Most homeowners can't pass this test — and most never find out, because the moment the test actually matters is one of the worst moments of their lives.

The Night Everything Depends on One Document

Picture the scenario every homeowner hopes never comes. A fire at two in the morning. Your family gets out safely — the only thing that truly matters — and now you're on the sidewalk while the house you can't re-enter fills with smoke. Within hours you'll need answers you've likely never sought: What's my policy number? What's the claims phone number? Does my policy pay for a hotel tonight? How much can I spend on essentials while we're displaced?

Every answer lives in a few summary pages at the front of your policy called the **declarations page**. Homeowners who know where it is can file a claim before sunrise and often have emergency living funds moving within days. Homeowners who don't spend those first exhausted days on hold and resetting forgotten passwords — while hotel bills go on a credit card. The gap between those two experiences costs nothing to close.

Why This Is Personal

This isn't a hypothetical for us. When founder Tom Birney's own home burned the day before Thanksgiving, he quickly discovered that understanding his homeowner's insurance policy was almost as important as having one. That experience is why Policy Fighter exists — to help homeowners understand their coverage before disaster strikes, not after.

Why This Document Matters More Than People Think

Your policy number and claims line. After a widespread disaster, insurers handle claims roughly in the order they arrive, and adjusters book up fast. The sooner you're in the system, the sooner someone is assigned to your loss.

Additional Living Expenses (ALE) coverage. Most homeowner policies include coverage for hotel stays, meals above normal costs, and other expenses while your home is uninhabitable. Many families simply don't know it exists — knowing your ALE terms before a loss changes the decisions you make in the first 24 hours.

Your coverage limits and deductibles. When an adjuster or contractor starts talking numbers, the homeowner who knows their dwelling limit and deductible can follow the conversation. The homeowner who doesn't is negotiating blind.

> **Policy Fighter Insight™**
> *A homeowner who can locate their insurance policy in two minutes has already solved one of the biggest problems that delays many insurance claims after a disaster. Preparedness begins long before anything goes wrong.*

Where Policies Actually Hide

1. Your email. Search for your insurer's name, or “declarations,” “renewal,” or “policy documents.” Most insurers deliver policies as PDF attachments at each renewal.

2. Your insurer's website or app. Nearly every major insurer offers a portal where the current policy can be downloaded.

3. Your agent's office. One phone call gets a fresh copy — usually the same day.

4. Your mortgage closing folder. Proof of insurance was required at closing. Caution: that copy may be outdated — use it to identify your insurer, then request the current version.

5. The filing cabinet or “important stuff” box. Verify the policy period on whatever you find.

Truly can't find it? Your annual mortgage escrow statement lists the insurer and premium paid. Start there.

The 15-Minute System

Finding the policy once isn't the goal. Being able to find it *from a sidewalk at 2 a.m., without your house* — that's the goal.

■ **Step 1 — Get the current declarations page** from your insurer's portal or your agent.

■ **Step 2 — Store a digital copy somewhere that survives your house.** A cloud folder named “Home Insurance” is ideal.

■ **Step 3 — Put the essentials in your phone.** Photograph the declarations page; save a contact called “Home Insurance Claims” with the claims number and policy number.

■ **Step 4 — Tell one other person** where everything lives.

■ **Step 5 — Repeat once a year** at renewal — pair it with changing smoke-detector batteries.

While You Have It Open: The 90-Second Bonus

Glance at four lines — just notice, don't analyze: **Dwelling coverage** (the amount to rebuild), **Personal property coverage** (everything inside), **Deductibles** (note any separate wind/hail deductible), and **Loss of use / ALE** (the hotel-and-meals coverage). If any number surprises you, that's not a crisis — it's a question for your agent on a calm day, the cheapest possible time to ask it.
