8 Questions That Reveal If You're Actually Protected

A calm-day homeowner insurance scorecard

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1 Start on a calm day

This is not a test of whether you bought the right policy. It is a short check of whether you can find, read, and discuss the policy you already have before you need it in a hurry.

For each question, mark **Yes**, **No**, or **Not sure**. Not sure counts as no — that is the point of the scorecard. A question you cannot answer on an ordinary Tuesday is a question that will be harder to answer on a sidewalk at 2 a.m.

1.1 Your eight-question scorecard

1. Could you find your insurance policy — the actual document — in the next two minutes?

Yes ☐ No ☐ Not sure ☐

2. Do you know which company insures your home and the phone number you would call to file a claim?

Yes ☐ No ☐ Not sure ☐

3. Do you know whether your policy pays replacement cost or actual cash value — for both your home and your belongings?

Yes ☐ No ☐ Not sure ☐

4. Could your home actually be rebuilt for your Coverage A amount at today's construction prices?

Yes ☐ No ☐ Not sure ☐

5. Do you know your deductible — including whether you have a separate, larger wind, hail, or hurricane deductible?

Yes ☐ No ☐ Not sure ☐

6. Do you know how much your policy pays for a hotel and living expenses if your home is unlivable?

Yes ☐ No ☐ Not sure ☐

7. Do you know the special dollar limits on jewelry, firearms, cash, and silverware in your policy?

Yes ☐ No ☐ Not sure ☐

8. Have you ever read your policy's exclusions section, including flood, earth movement, sewer backup, and gradual leaks?

Yes ☐ No ☐ Not sure ☐

2 Read your score

2.1 Seven or eight yes answers

Impressively protected. Two minutes a year keeps it that way. Save a current declarations page somewhere that survives your house and repeat this check at renewal.

2.2 Four to six yes answers

Better than most — but the gaps you have are the expensive kind. Use the unanswered items as a list for your next conversation with your insurer or licensed agent.

2.3 Zero to three yes answers

You are in the majority — and the majority finds out the hard way. Start with the first question you missed. The goal is not to know every answer today; it is to know which questions deserve attention.

3 What to do next

Find your declarations page. It usually lists the policy number, company claims line, dwelling coverage, personal-property coverage, deductibles, and loss-of-use coverage.

Store a digital copy somewhere that survives your home. A cloud folder and a photo of the declarations page on your phone are a practical place to start.

Bring the missed questions to your next renewal conversation. Ask your own insurer or a licensed professional to confirm the terms of your specific policy.

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