BRIAN BERGE

HOME BUYER RESOURCE

HOME INSURANCE CLOSING CHECKLIST

You found the house.
I'll make the insurance simple and smooth.

I’ll look for insurance problems before they become closing problems, coordinate with your lender, explain your choices in plain English, and make sure the policy is ready when it needs to be.

You send me a few details.

I’ll take it from there.

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1. When you have a property

Please send me:

- ☐ The property address
- ☐ Your expected closing date
- ☐ Your lender's name and contact information
- ☐ Your loan number, if available
- ☐ Your current home, auto, or umbrella declarations pages (whatever you have)
- ☐ The inspection report (if available)
- ☐ The seller's disclosure (if available)

If you are refinancing, let me know what prompted the insurance review, such as a lender request, renewal, roof concern, water issue, or desire for a new quote.

2. I'll review the property for insurance concerns

You do not need to diagnose the house or sort through underwriting rules.
(I'll take whatever information you do have though.)

I'll review the information available and look for anything that may affect coverage, pricing, or carrier eligibility, including:

- Roof/siding age, material, and condition
- Basement water, sump pump, sewer backup, or prior water intrusion
- Older electrical panels, fuses, or knob-and-tube wiring
- Older plumbing materials or visible leaks
- Detached garages, sheds, or outbuildings
- Prior claims or unfinished repairs
- Pools, trampolines, dogs, wood stoves, home businesses, or short-term rentals

For a condo or townhome, please send me the HOA documents and master insurance policy if you have them. If not, I can help identify what is needed.

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3. I'll coordinate with the lender

Once I have the lender's contact information, I'll work directly with them to confirm:

- The mortgagee clause
- The loan number
- The insurance deadline
- The form of evidence they require
- Where the insurance documents should be sent

I'll send the required proof of insurance and confirm when it has been completed.

4. I'll prepare the coverage recommendation

I'll build the quote around the property, the lender requirements, and the risks that matter most.

I'll review:

- The estimated cost to rebuild the home
- The wind and hail deductible
- Water backup and sump overflow coverage
- Personal property replacement cost
- Liability and medical payments limits
- Flood exposure
- Service line and equipment breakdown coverage
- Coverage for jewelry or other valuable property

I'll explain what I recommend, why I recommend it, and what the cost differences are.

You will not be asked to choose limits without context.

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5. We'll make the final decisions together

Before the lender's deadline, we'll review:

- The coverage limits
- The deductibles
- The optional endorsements
- The annual premium
- The payment method

Once you are comfortable with the plan, you can approve the quote and authorize me to start the policy.

6. Before closing, I'll verify the details

I'll confirm:

- [ ] The policy starts on the correct closing date
- [ ] The lender information and loan number are correct
- [ ] Proof of insurance has been sent
- [ ] The lender or title company has what it needs
- [ ] The selected limits, deductibles, and endorsements are correct
- [ ] Billing is arranged through escrow or direct payment

I'll let you know when the insurance side is ready for closing.

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7. After closing

I'll provide your declarations page and policy documents.

Please save them with your other closing records.

I also recommend reviewing the policy each year and contacting me after any major renovation, purchase, or change to the property.

WHAT I NEED FROM YOU

Just send me the property address, closing date, lender contact, current insurance documents, and inspection report.

I'll take it from there.

YOUR INSURANCE CONTACT

BRIAN BERGE

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THE GREATEST COMPLIMENT IS A REFERRAL.

If you know someone who is looking for insurance, who might benefit from my services, or would be interested in a free review of their current coverages & rates, please forward their contact information or have them contact me.