

# First-Time Home Buyer's Checklist



Buying your first home is exciting—but insurance decisions made before closing can have a long-term impact. Use this checklist to make sure your new home (and future) are properly protected.

- Homeowners insurance policy secured before closing
- Dwelling coverage based on replacement cost (not purchase price)
- Personal property coverage reviewed for furniture, electronics, and belongings
- Liability limits evaluated for adequate protection
- Deductible amounts selected intentionally
- Flood insurance discussed—even if not required by lender
- Additional coverages reviewed (sewer backup, valuables, umbrella)
- Life changes discussed (pets, marriage, renovations, work-from-home)

Insurance isn't just a closing requirement—it's a foundation for protecting your home. If you have questions or would like a policy review, your Noble Insurance Knights are here to help.

*There's better coverage behind our shield!*



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