

Home and auto renewal

Review changes before renewal

Make a short list of changes, then compare your current coverage with the proposed renewal using the same limits and deductibles.

Home review

- [] Note renovation, roof, heating, plumbing, electrical and occupancy changes.
- [] Ask how the dwelling replacement cost was estimated; compare the estimate with the policy limit.
- [] Review personal property limits, valuables, detached structures and additional living expense coverage.
- [] Check separate deductibles and exclusions, including wind, water and earth movement where relevant.
- [] Discuss home business activity, short-term rental use, pets and other liability exposures.
- [] Keep an inventory privately with photos and receipts; share only what is requested through an appropriate channel.

Auto and renewal review

- [] Confirm vehicles, household drivers, garaging, annual mileage and personal or business use.
- [] Disclose delivery or rideshare activity and ask about applicable coverage for each stage of that work.
- [] Compare liability limits, uninsured or underinsured motorist choices, deductibles and optional coverages.
- [] Ask which discounts are available and what documentation is needed, without assuming a saving.
- [] Record the current expiration and proposed effective dates to avoid an unintended coverage gap.
- [] Ask for written confirmation before assuming a change request, payment or online submission has changed coverage.

Important context

Typical homeowners coverage does not include flood or earthquake damage. Replacement cost and actual cash value are different settlement bases. A renewal review should address exclusions and how a claim would be valued, along with the premium.

Your next steps

Use this checklist to prepare

- [] Keep a copy of your questions and relevant dates.
- [] Request an explanation of the applicable coverage, exclusions and process.
- [] Share private documents only when specifically requested through an appropriate channel.
- [] Confirm the actual outcome in writing; an information request does not bind insurance, enroll you in a plan or move funds.

Ask OG Insurance HQ

[Open the relevant intake or information page](#)

This guide does not establish product availability, licensing in a particular state, carrier appointments, pricing or eligibility. Confirm these details with the agency and applicable insurer.

Official references

[NAIC homeowners insurance](#)

References reviewed October 13, 2026. Rules and product terms can change. Use the linked official pages and current policy or plan documents for the latest information.