

Florida Keys Home Insurance Buyer's Checklist

Live Better in the Keys Academy™

Before You Fall in Love with a Home...

Insurance availability and affordability can vary significantly from one property to another. Use this checklist to ask the right questions before making an offer.

Property Information

- Property Address: _____
- Community: _____
- Year Built: _____
- Square Footage: _____

Roof

- ☐ Year roof installed
- ☐ Roof covering type
- ☐ Wind mitigation inspection available
- ☐ Remaining useful life
- ☐ Roof permit closed

Notes:

Openings Protection

- ☐ Impact windows
- ☐ Hurricane shutters
- ☐ Impact garage door
- ☐ Impact entry doors
- ☐ Hurricane-rated skylights

Notes:

Mechanical Systems

HVAC Age _____

Water Heater _____

Electrical Panel _____

Plumbing Material _____

Flood Information

- ☐ Flood Zone
- ☐ Elevation Certificate Available
- ☐ Current Flood Insurance Premium
- ☐ Prior Flood Claims

Insurance Questions

- ☐ Obtain insurance quote before inspection period ends
 - ☐ Ask about wind deductible
 - ☐ Ask about flood deductible
 - ☐ Ask about Citizens eligibility
 - ☐ Compare multiple insurance carriers
-

Academy Tip

The cheapest home isn't always the least expensive to own. Insurance costs should be part of your buying decision.

