HomeInsurancePortStLucie.com

CLOSING INSURANCE CHECKLIST

Home insurance items for Port St. Lucie and St. Lucie County closings, in the order they come up

Scan to send us your buyer

- [ ] Buyer referred at contract, with the closing date
- [ ] Roof year confirmed in the city permit search (both addresses checked)
- [ ] Roof inspection by an insurer-approved inspector if the roof is 15 years or older
- [ ] 4-point report, if a carrier asks for one
- [ ] Wind mitigation report, from the same visit if possible
- [ ] Hurricane deductible chosen (over 10 percent on a home under $500,000 needs signed statements and the lender's approval)
- [ ] Wind coverage stays on the policy
- [ ] Flood zone checked on the FEMA Flood Map Service Center
- [ ] Flood coverage decided early (a waiting period usually applies)
- [ ] Citizens only: flood requirement and the $700,000 limit checked
- [ ] Condo only: unit owner policy with loss assessment coverage
- [ ] Seller's declarations page and inspection reports shared
- [ ] Lender named as mortgagee, effective date on the closing date
- [ ] Proof of insurance sent to the lender

Get your buyer's quote: homeinsuranceportstlucie.com · **(772) 218-7676** · info@homeinsuranceportstlucie.com ·
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