

CLOSING INSURANCE CHECKLIST

Home insurance items for Tallahassee and Leon County closings, in the order they come up



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- ☐ Referral sent at contract, with the closing date
 - ☐ Seller's current declarations page requested
 - ☐ Roof replacement date confirmed, with the permit record or roofer's invoice
 - ☐ Roof inspection ordered if the roof is 15 years old or older
 - ☐ 4-point report ordered, if a company asks for one
 - ☐ Wind mitigation report (form OIR-B1-1802), ideally from the same visit
 - ☐ Parcel checked on Leon County's flood portal
 - ☐ Flood coverage decided, and its start date confirmed
 - ☐ Trees near the house noted, with any arborist or removal records
 - ☐ Dwelling limit discussed as a rebuild number, not the appraiser's value
 - ☐ Lender named as mortgagee on the policy
 - ☐ Policy effective date matches the closing date
 - ☐ Proof of insurance sent to the lender
 - ☐ Lender's written insurance conditions checked against the policy
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