The hidden value inside your insurance declarations page.

Your insurance declarations page may only be a single sheet, but it carries some of the most essential details of your protection. Still, many people aren't sure what the page includes or how to use it. By learning what it is, what to check, and when to update it, you'll be able to make smart, informed decisions about your coverage.

What is an insurance declarations page?

Your declarations, or dec, page is not a full policy contract with fine print, endorsements, or exclusions. Instead, it gives you the essentials in an easy-to-understand snapshot. It contains:

- The insured's name, address, and policy number.
- The policy term (start and end dates).
- The coverage types and limits you've chosen.
- The deductible amounts.
- The premium.
- Sometimes, the named vehicles or properties and their values.

What are the important sections to note and review?

These are some of the most important items on your insurance declarations page and the questions you should ask yourself:

- **Named insured and address**. Is the person or entity listed correct? Is the address up to date?
- **Policy term**. Do the dates match the period you expected?
- **Coverage types and limits**. Are the liabilities, property coverages, and optional coverages correctly listed?
- **Deductibles.** Do you see the deductible you agreed to (for example, $500 or $1,000)?
- **Premium.** Is the premium what you anticipated? Are payment terms (monthly, quarterly, annually) noted properly?
- **Insured items.** If you're insuring a home, vehicle, or rental dwelling, are the descriptions, values, and VINs accurate?
- **Excluded or optional coverages.** Are any endorsements or riders clearly noted, and are you aware of what's included or omitted?

By taking a few minutes to review each of these areas, you'll catch inconsistencies early and be able to ask informed questions.

When should you update your insurance declarations page?

It's a smart habit to review your insurance declarations page annually as part of a yearly insurance checkup. But additional events may also be a catalyst for taking a look. We suggest reviewing your policy:

- **Annually at renewal.** Review the dec page each year when it's time to renew.
- **After a major life event.** Are you moving, adding a new driver, installing a major upgrade, or buying property? Look at your dec page.
- **Before a large purchase.** If you're buying jewelry, electronics, a second vehicle, or a rental property, check your coverage and update it accordingly.
- **After a claim.** If you've filed a claim or had a near-claim incident, it's worth reviewing whether your coverages and limits still make sense.

A little attention to your insurance declarations now can make a big difference when you need your policy most. Talk to a local, independent agent to review any questions and make sure your coverage is working for you.

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