

# Ontario Home Insurance Checklist

Flex Insurance Canada

- 1 Confirm sewer backup coverage and deductible
- 2 Check if overland water is included
- 3 Review water damage exclusions and limits
- 4 Verify liability limits fit your assets
- 5 Ask about sump pump and service line wording
- 6 Document home updates and maintenance
- 7 Know your main water shutoff location
- 8 Review basement contents and finished space values
- 9 Compare renewal pricing before you renew
- 10 Speak with a licensed Ontario advisor before making cuts

## Need help reviewing your policy?

Call 416.837.7795 or visit [flexinsurance.ca/contact/](https://flexinsurance.ca/contact/)