Moving in the same state guide

Moving? We're here to help!

If you're moving soon, here are the most common situations you could find yourself in:

MOST COMMON: Your coverage stays active, but your premium may change based on your new address if you have one of these types of policies:

- Auto (You can update your address by logging into Farmers.com)
- Renters
- Umbrella or Personal Excess Liability
- Specialty
- Casualty
- Business Insurance

What this means for you:

- No cancellation needed
- Your coverage continues
- Your rate my increase or decrease depending on your new address

Your coverage stays active and you just need to update your policy with your new address if you have one of the following policy types:

- Financial services products available through Farmers Financial Solution, LLC
- Life insurance issued by Farmers New World Life Insurance Company

What this means for you:

- There's no need to cancel your policy
- Coverage continues without interruption
- Just update your address and you're done

Your current policy will need to be cancelled, and you will need to have a new policy written if you have one of these types of policies:

- Home
- Flood

What this means for you:

- You'll cancel your current policy
- You'll purchase a new one for your new home
- You may receive a refund or have a final payment due, depending on how much of your policy term is unused

We'll help you make sure there's no gap in your coverage.

Home policies moving checklist

Planning ahead helps you avoid coverage gaps and last-minute stress.

6 – 8 weeks before you move

Plan your move and review your insurance

☐ Research coverage for your new home

☐ Learn how your new address may impact:

- Rates
- Coverage requirements

☐ Start gathering property details (year built, features, etc.)

☐ Begin updating your address with banks, subscription services, and other service providers

4 – 5 weeks before you move

Get quotes and compare your options

☐ Get a quote from your agent when you begin escrow or know your move date

☐ Find an agent if you don't already have one

☐ Evaluate:

- Coverage levels
- Bundling opportunities

2 – 3 weeks before you move

Finalize your coverage

☐ Notify your current insurer of your cancellation date (usually your closing date or move-out date)

☐ Select your new homeowners or renters policy

☐ Confirm your policy effective date (this should be aligned with your closing or move date)

☐ Make sure your lender requirements are met

1 week before you move

Prepare proof and confirm details

☐ Provide proof of insurance to your lender (if financing your home with a mortgage)

☐ Confirm your cancellation timing on your old policy

☐ Double-check your new policy start date

Moving day

Ensure a smooth transition

☐ Confirm your new home coverage is active

☐ Confirm your old policy will be cancelled (as requested)

☐ Move in knowing you have protection from day one

0 – 30 days after moving

Review and adjust your coverage as needed

☐ Update your home inventory

☐ Review your coverage after settling in

☐ Adjust your policy if:

- You identify new risks
- You make property changes

We're here to help

Moving can feel overwhelming, but your insurance doesn't have to be.

With a little planning, you can avoid gaps in coverage, understand your costs, and make confident decisions for your new home.

When you're ready, let us know you are moving by selecting the "Get a quote" button on Farmers.com or connecting with your agent to get personalized support.