### **GETTING STARTED:**

# HOME INSURANCE DOESN'T HAVE TO BE HARD

Use this guide to help you be fully prepared when you begin your home insurance jouney. The items below will hopefully help you when making your final purchasing decision.

### WHAT YOU NEED

#### **AREA 1: RESIDENT INFORMATION**

- ☐ Date of birth
- ☐ Social Security Number
- ☐ Contact information (Include your email. Most carriers will only communicate via phone and email.)
- ☐ Marital status
- ☐ Job information

### Details about residents

- ☐ Do you have current coverage or any claims?
- ☐ What is the estimated cost to rebuild your home?
- ☐ How long have you lived in this home?
- □ Does anyone in the home smoke?
- Do you run a business from your home?
   If so, what type of business?
- 🗆 Will anyone live with you who isn't related to you?
- □ Do you have dogs? If so, how many and what breeds?
- ☐ Do you have exotic pets?

### **AREA 2: PAST INSURANCE INFORMATION**

- ☐ Do you currently have Home or Renters Insurance?
- ☐ Have you had Home Insurance in the past? If so, what company were you with, what was your policy number and expiration date, and how many years have you been uninsured?
- ☐ Do you have Auto Insurance? If so, what company are you insured with?

### **AREA 3: HOME INFORMATION**

- ☐ What year was it built?
- ☐ What year did you buy it?
- ☐ Do you have a mortgage? If so, who is the lender?
- ☐ Do you have a second mortgage? If so, who is the lender?
- ☐ What is the square footage of living area?
- ☐ What is the roof type? What is the approximate age of the roof?
- ☐ What is the style of the home (ranch, two story, etc.)?
- ☐ What is the flooring (carpet, hardwood, tile, etc.)?
- ☐ What is the exterior material (brick, stucco, siding, etc.)?
- ☐ Do you have kitchen finishes (custom cabinets, granite counters, etc.)?
- ☐ Do you have bath finishes (marble, Jacuzzi tub, heated floor, etc.)?
- ☐ Are there any swimming pools, trampolines, or playhouses on the property?



- ☐ List your home systems and approximate age for each:
  - □ Plumbing
  - □ Electrical
  - 🗆 Heating
  - 🗆 Air Conditioning
  - ☐ Septic System
  - □ Well
  - □ Sump Pump
- ☐ Do you have supplemental heating sources (fireplace, heating stove, etc.)? If so, what is the number and fuel source for each?
- ☐ Distance to the nearest fire department?
- ☐ Distance to the nearest fire hydrant or another water source?
- ☐ Do you have any of the following protective devices? If so, state the age or service provider of each:
  - ☐ Smoke detector
  - Carbon monoxide detector
  - □ Deadbolt locks
  - ☐ Alarm system
  - ☐ Security system

#### **AREA 4: PERSONAL PROPERTY INFORMATION**

- ☐ Do you have any of the following valuable? If so, state the approximate value and if it has been appraised (if it has, please provide a copy of the appraisal):
  - $\square$  Jewelry
  - ☐ Guns/Firearms
  - ☐ Furs
  - 🗆 Antiques
  - 🗆 Music Instruments
  - ☐ Photography Equipment
  - ☐ Sports/Leisure Equipment
  - 🗆 Other Valuable Collections

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### HOME INSURANCE WORKSHEET

### **QUESTIONS TO ASK ABOUT HOME INSURANCE**

Company Name: \_\_\_\_\_\_\_ What is the insurance company's reputation? \_\_\_\_\_\_ What is the company's complaint ratio? \_\_\_\_\_\_ What is the company's financial rating? \_\_\_\_\_\_

### **DISCOUNTS**

Are any discounts offered?

How much coverage do I need?

How much is my house worth?

Have renovations increased my home's value?

What are home values in my area?

What are new construction costs in my area?

Do I live in a high-risk area where rebuild is high?

### **COMPARING POLICIES**

HOME INSURANCE What does the policy cover? \_\_\_\_\_ Do I need specialty insurance? \_\_\_\_\_ Is loss-of-use coverage included? \_\_\_\_\_ CONTENTS INSURANCE Does the policy offer cash value or replacement value? \_\_\_\_\_ How are big items (jewelry, computers, etc.) covered?\_\_\_\_\_ What are my specialty items total worth? \_\_\_\_\_\_ What is the cost of specialty add-ons? \_\_\_\_\_ LIABILITY INSURANCE What is liability coverage?\_ What is excluded from liability coverage?\_\_\_\_\_ How much coverage is offered with an umbrella? \_\_\_\_\_ How much extra is an umbrella? \_\_\_\_\_\_ CLAIMS What is involved in the claims process? \_\_\_\_\_ How does the company pay claims? \_\_\_\_\_ How long do you have to buy replacements? \_\_\_\_\_ If there isn't replacement, how are you reimbursed? \_\_\_\_\_



## QUESTIONS TO ASK YOUR INSURANCE AGENT

- Are there discounts available?
- · What are the deductibles?
- Is mold covered under certain situations and is there a limit for mold damage?
- What exactly is covered?
- What is excluded in the policy?
- Are there limitations to my coverage?
- What other coverages can I purchase?
- Is umbrella coverage available?
- Do I need any specialty policies?
- How does the claims process work?

CLICK HERE TO DOWNLOAD OUR FREE INVENTORY CHECKLIST

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