

Personal Home Insurance Questionnaire

32% of Claims Denied by Insurance Companies Result from **Unreported changes.**
So, What's New?

Checklist of Personal Home Insurance Exposures: Do You Have An Exposure We Should Know About?

Home Structure / Personal Property	Yes/ No
Warning -There is NO coverage for antiques, fine arts, or paintings? If you need this coverage then we'll need an appraisal on each piece and an extra premium is paid before there is coverage for these items.	
Warning - Insurance for theft of your Jewelry and Furs is often limited to \$2500, sometimes less: If you need more coverage then we'll need an appraisal on each piece to be covered and an extra premium is paid before there is coverage for these items.	
Warning – There NO coverage for coin collections, collectables, baseball cards or any other type of collections you may have. ? If you need this coverage then we'll need an appraisal/description on each piece & value of each piece to be covered & an extra premium is paid before there is coverage for these items.	
Warning – There is NO coverage for any silver/gold platinum silverware. If you need this coverage then we need to get a description of each piece and value and extra premium is paid before there is coverage.	
Warning – There is NO coverage for lap-tops away from your premise. If you need this coverage then we need name of computer, serial# and value before there is coverage.	
Warning - Guns/gun collections are limited to \$2500, sometimes less: If you need more coverage then we'll need a description of each gun, serial#, value and an extra premium is paid before there is coverage for these items.	
Have you recently added on to your home and not notified us yet?	
Do you have a child away at college? Is he/she living in a dorm?	
Do you have a pool? If so, is it fenced? Do you have a diving board?	
Do you have a central station alarm for theft or fire? If so, please indicate which one.	
Are you keeping an office, studio, or conducting business in/from your home? If Yes, there is No coverage for business liability until we get what type of business your running from your home and extra premium is paid.	
Do you keep or store business equipment/inventory at home? If Yes, there is NO coverage for this until we get description of the equipment/inventory & values and an extra premium is paid.	
Warning – If you have a finished basement you need to call us at 243-1223 to make sure you have adequate coverage. Your basic policy does NOT provide coverage for your basement unless we specifically add it to your policy.	

Personal Home Insurance Questionnaire

Checklist for Personal Home Insurance Exposures: Do You Have An Exposure We Should Know About?

Personal Liability Exposures	Yes/ No
Do you own any other residential or commercial property?	
Do you want a Flood Insurance Quote? Your homeowners policy does NOT cover flood.	
Want to protect your financial future with higher limits of liability?	
Do you provide Day Care out of your home? If Yes, your homeowners policy does not cover liability for your daycare. You need to buy a separate daycare policy. Call us ASAP for a quote.	
Do you have household employees? If Yes, these employees are NOT covered if they get hurt on your premise. Call us ASAP	
Please list the kind & breed of any animals you own (cats,dogs,livestock):	
Is your home in a Trust/LLC? If Yes, make sure your policy reflects this or there is No coverage.	
Have you a hobby that brings in income?	
Do you want a personal umbrella quote?	
Do you own a golf cart, boat, jet ski, mini-bike, moped, motorcycle, snowmobile, ATV, ect? If so, would you like a quote on these?	
Do you own any camping or travel trailers or motor homes?	
Do you live on more than 10 acra's?	
Warning – If you have a desktop computer at home, there is NO coverage provided for damage to your computer for electrical surges. Do you want this coverage? If so, there is No coverage until we get the serial# of your computer, name, value and a premium is paid for the addition of this coverage.	
Please provide me quotes on the following: (please circle) - Home Ins - Motorcycle - Antique Car - Health Ins - Business Ins - Umbrella Ins - Boat - Flood Ins - Rental Property - Long Term Care - Life Ins - Snowmobile - Renters Ins - Disability Ins - Day Care Ins	