

Homeowners Comparison Checklist

Property Information		
Address:		
City / Zip:		
Distance to Gulf:		
Construction Type:		
Exterior Finish:		
Year Built:		
Square Feet:		
Roof Material:		
Roof Shape:		
Roof Straps: Y/N		
Foundation Type:		
# Stories:		
Shutters / Protective Glass:		
Alarm:		
Flood Zone:		
FORTIFIED: Y/N, R/S/G		
Swimming Pool: Y/N		
Property Updates	Year	Full/Partial
Roof		
Wiring		
Plumbing		
HVAC		
Requested Coverage Limits		
Dwelling:		RCV/ACV***
Other Structures:		
Contents:		RCV/ACV***
Additional Living Expense:		
Liability:		
Medical Payments:		
*AOP Deductible:		
Named Wind Deductible:		
*AOW Deductible:		
Flood:		
Ordinance or Law:		
* AOP = All Other Perils, *AOW = All Other Wind,**R/S/G = Roof/Silver/Gold, *** RCV = Replacement Cost Value (preferred), ACV = Actual Cost Value		

	Quote 1		Quote 2		Quote 3		Quote 4	
Insurer:								
Coverage	Limit	RCV?	Limit	RCV?	Limit	RCV?	Limit	RCV?
Dwelling:								
Other Structures:								
Contents								
Add. Living Exp:								
Liability:								
Medical Payments:								
*AOP Deductible								
Named Wind Ded								
*AOW Deductible								
Flood:								
Ordinance or Law:								
Annual Premium:								

Top 10 Questions To Ask About Your Homeowners Insurance

1. How much coverage did you quote on my house and does this include detached structures (garage, workshop, etc.)?
2. How much coverage is provided for my personal property (my stuff)?
3. Are my contents insured for replacement cost or actual cash value (ACV)
4. Is my house insured for replacement cost or actual cash value (ACV)
5. Do I have sewer and water coverage?
6. How much is my deductible in dollars? How about my wind deductible?
7. Do I have (or did you quote) a separate Wind/Hail policy?
8. Do I have coverage for Additional Living Expenses?
9. How much Ordinance and Law coverage do I have?
10. Do I have (or did you quote) a Flood Policy? What is my flood zone?
*Don't think you need Flood Insurance? Visit our Flood Insurance section.