



# What Can You Do To Save Insurance Dollars?

## Comparison Shopping for Homeowner's Insurance<sup>1</sup>

| Company Name:   | 1. | 2. | 3. |
|---|----|----|----|
| 1) Yearly premium for coverage amount of _____,<br>a) with \$_____ deductible<br>b) with \$_____ deductible   |    |    |    |
| 2) What is the maximum dollar coverage on:<br>a) personal property or contents?<br>b) replacement (R) or actual cash value (ACV) coverage?            |    |    |    |
| 3) What is the yearly cost to add replacement coverage?   |    |    |    |
| 4) What is the dollar limitation on the following personal property:<br>a) computer?<br>b)<br>c)  |    |    |    |
| 5) What is the dollar coverage on:<br>a) other structures on property?<br>b) off-property losses?<br>c) additional living expenses?<br>d)             |    |    |    |
| 6) What is the dollar coverage for:<br>a) liability?<br>b) yearly cost for additional \$_____ of liability coverage?                                  |    |    |    |
| 7) What is the guest medical coverage?  |    |    |    |
| 8) What, if any, optional coverage is available:<br>a) sewer back-up?<br>b) mine subsidence?<br>c) flood?<br>d) earthquake?<br>e) other?              |    |    |    |
| 9) Does the company offer any discounts?<br>a) protective devices?<br>b) new/renovated house?<br>c) 55 and retired?<br>d) fire resistive?<br>e) other |    |    |    |
|   |    |    |    |
| <b>Total Annual Cost</b>  |    |    |    |