

## Homeowners Insurance Comparison Worksheet

**Applicant:** \_\_\_\_\_

Address of Property to be Insured \_\_\_\_\_

Number of Losses in Last 3 to 5 Years if Covered by Homeowners or Fire Insurance \_\_\_\_\_

**Dwelling:**

Construction (frame, brick, etc.) _____	Owner Occupant _____	Wood stove _____
Age/Type of Furnace _____	Year house was built _____	Number of Rooms _____
Inside/outside City Limits _____	Total Square Feet _____	Other _____

*Discounts:*

Burglar/Fire Alarm (Unmonitored) _____	Sprinkler System _____	Burglar/Fire Alarm (Monitored) _____
Smoke Detector _____	Deadbolt Locks _____	Hail-Resistive Roof _____
Fire Extinguishers _____		Nonsmoker _____
Other Discounts _____		

Name of Fire Dept. _____	Current Market Value of Dwelling and Land _____	Purchase Price of Dwelling _____	Distance from Hydrant/Station _____ Feet/miles
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**The Cost of Your Insurance:**

**Annual Premium:**

Policy Form(s)	Company (A)	Company (B)	Company (C)
<b><i>Property Coverage and Amount</i></b>			
A. Dwelling _____	\$ _____	\$ _____	\$ _____
B. Other Structures _____	\$ _____	\$ _____	\$ _____
C. Unscheduled Personal Property _____	\$ _____	\$ _____	\$ _____
D. Additional Living Expense _____	\$ _____	\$ _____	\$ _____
<b><i>Liability Coverage and Amount</i></b>			
E. Personal Liability (bodily injury and property damage) per occurrence _____	\$ _____	\$ _____	\$ _____
F. Medical Payments per person _____	\$ _____	\$ _____	\$ _____
Deductible Amount	\$ _____	\$ _____	\$ _____
Scheduled Personal Property	\$ _____	\$ _____	\$ _____
Other Coverage(s)	\$ _____	\$ _____	\$ _____
<b>Total Annual Premium</b>	<b>\$ _____</b>	<b>\$ _____</b>	<b>\$ _____</b>
Installment Charges (if applicable)	\$ _____	\$ _____	\$ _____
<b>Total Annual Cost of Homeowners Insurance</b>	<b>\$ _____</b>	<b>\$ _____</b>	<b>\$ _____</b>

**A. Dwelling** - Home or rental unit if landlord.

**B. Other Structures** - detached garage, tool shed, or pool house etc...

**C. Unscheduled Personal Property** - clothes, TV, furniture, and other personal property.

(please remember some have maximum limits i.e.. Jewelry is \$1k)

**D. Additional Living Expense** - If claim makes home uninhabitable insurance will pay to house insured somewhere else while repairs are made. Insured still has to pay mortgage pmt.

**E. Personal Liability** - dog bites neighbor, or my favorite, young daughter drops neighbor's baby and baby breaks arm. This would pay and yes it has happened.

**F. Medical Payments** - Through negligence visitor trips and breaks arm, this would pay medical bill. If the injury exceeds the med pay the personal liability kicks in.

**Deductible Amount** - Loss amount less deductible is claim payout. I.e..  
Claim amount \$1,500 deductible \$250 claim check will be \$1,250

**Schedule personal property** - Wedding ring, musical instrument, guns, etc...  
Per item appraisal and coverage for expensive and/or unique items.

**Other coverage's** - Replacement cost on personal property, dwelling or dwelling replacement options, i.e... 125% replacement of dwelling. Dwelling (coverage A) is \$100k company would max out at \$125k.