

Norris Insurance Homeowner Questionnaire

Insuring your home requires several choices about the amount and types of coverage to choose. These choices are your responsibility, but Norris Insurance will help you understand your choices. The homeowners policy contains many exclusions and limitations, but in most cases optional coverages are available to be purchased. Refer to your policy for complete information. This questionnaire is a tool that will help us both to identify your needs as you decide on your coverages.

Client _____ Company _____
 Phone # Home _____ Cell _____ Policy # _____
 Email address _____ Expiration Date _____

In order to help you ensure that you and your home are properly insured, please answer the following.

DWELLING, OUTBUILDINGS & STRUCTURES

- | YES | NO | |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | The coverage amount for your home is initially calculated by a computer program that is based on measurements of your house as of the date the insurance started and estimates of average building costs. This amount may change each renewal with an inflation factor. Do you agree that the current amount of Coverage A appears sufficient for your home in case of a total loss?
If a new policy, Coverage A will be _____. |
| <input type="checkbox"/> | <input type="checkbox"/> | For a current client, have you made any improvements to your home? |
| <input type="checkbox"/> | <input type="checkbox"/> | Have you updated or remodeled the following? If so, when?
roof _____ heating/air conditioning _____ electrical _____ plumbing _____ |
| <input type="checkbox"/> | <input type="checkbox"/> | Do you have a basement? If yes, is it finished? Yes <input type="checkbox"/> No <input type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> | Do you have a security system, smoke alarms, fire extinguishers or deadbolt locks? Which ones? _____ |
| <input type="checkbox"/> | <input type="checkbox"/> | Do you have a wood, coal or corn burning stove? Which one? _____ |
| <input type="checkbox"/> | <input type="checkbox"/> | Is there a fireplace or insert? If yes, when was the chimney professionally cleaned? _____ |
| <input type="checkbox"/> | <input type="checkbox"/> | Do you have any detached structures such as a shed, storage barn, fence, antenna, pool, etc?
If yes, describe _____ |

CONTENTS

- | YES | NO | |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | Do you agree that the amount of Coverage C appears sufficient for your contents in case of a total loss? |
| <input type="checkbox"/> | <input type="checkbox"/> | Do you have "replacement value" coverage?
If any of the following answers are yes, describe. |
| <input type="checkbox"/> | <input type="checkbox"/> | Do you have contents stored elsewhere? |
| <input type="checkbox"/> | <input type="checkbox"/> | Do you have collectibles, antiques, fine art, stamps, coins, etc? |
| <input type="checkbox"/> | <input type="checkbox"/> | Do you have costly sporting equipment or firearms? Do you have valuable photography equipment? |
| <input type="checkbox"/> | <input type="checkbox"/> | Do you have valuable jewelry or furs? |
| <input type="checkbox"/> | <input type="checkbox"/> | Do you own recreational vehicles: boat, jet-ski, camper, motorcycle, golf cart, ATV, etc? |
| <input type="checkbox"/> | <input type="checkbox"/> | Do you have special coverage needs for your computer? |
| <input type="checkbox"/> | <input type="checkbox"/> | Do you keep more than \$200 cash in your home? |

At the time of a loss, it can be difficult to remember all of your possessions and what has been destroyed. We recommend that you make a list of your contents in each room of the house, or make a video or take pictures of each room and to store this proof at another location.

LIABILITY

YES **NO**

The liability coverage amount for your homeowners policy covers amounts you become legally liable to pay to others for covered occurrences. Higher limits are available. Do you agree that the amount of Coverage E on your policy is the amount of coverage that you want?

If a new policy, Coverage E will be _____.

Is your homeowners liability limit equal to your auto insurance liability limit?
Do you have any residents other than your immediate family?
Do you have any pets? If yes, list _____
Do you have a swimming pool? Do you have a trampoline? If yes, which one(s) _____
Do you baby-sit or have child or adult day care in your home?
Do you have domestic help, babysitters, landscapers and house cleaners?
Is your home part of a homeowners association?

HOME & BUSINESS

YES **NO**

Are you self-employed? If yes, describe _____
Do clients or customers come to your home?
Do you keep business property at your home? If yes, describe _____
Do you keep samples or items for sale in your home?
Do you own rental or investment property?
Do you own a secondary residence?

GENERAL

YES **NO**

Earthquake is not covered on the basic homeowners policy. Would you like to have earthquake coverage?
Flood is not covered by a homeowners policy. Would you like a flood policy?
An umbrella policy will provide liability limits of \$1,000,000 or greater and provide other benefits. Would you like an umbrella policy?
Do you need the backup of sewers & drains endorsement?
Do you have identity theft coverage?
Do you have enough life insurance to cover your mortgage and other financial needs?
Do you have disability insurance?
Do you have any concerns regarding your Homeowners coverage not previously mentioned?

After answering the above questionnaire and discussing my options, costs and needs with my agent, the following applies:

Make the following changes _____

No changes needed at this time New policy

Signature of Insured

Date

Signature of Agent

Date