



# SIG Home Insurance Updates & Checklist

ADDRESS: \_\_\_\_\_

YEAR BUILT: \_\_\_\_\_

CONSTRUCTION: \_\_\_\_\_ (e.g. brick, stone) ROOF: \_\_\_\_\_ (e.g. asphalt - shingles, metal, other)

SQUARE FOOTAGE:

TOTAL		
HEATING/COOLED		
PORCH		(Open/Closed)
GARAGE/ CARPORT		(Attached/ Not Attached)

Number of bathrooms: \_\_\_\_\_

Number of Bedrooms: \_\_\_\_\_

Number of stories: \_\_\_\_\_

Wood stoves, fireplaces: \_\_\_\_\_  
(a.k.a. solid fuel appliances)

MECHANICAL UPDATES	YEAR	DESCRIPTION: PARTIAL/COMPLETE
ROOF		
ELECTRICAL		
PLUMBING		
HVAC		
OTHER		

Detached structures – **ANY** separate structures on the property such as a storage building, barn & garage:

**NOTE: DO NOT ASSUME OTHER STRUCTURES ARE AUTOMATICALLY COVERED.**

DESCRIBE: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## Your Coverages

A standard homeowners policy includes the following coverages. Your policy may or may not include coverage listed below. We encourage you to review your coverage's with our agency so you understand exactly how you're protected:

### Coverage A: Dwelling

Pays to rebuild or repair your home.

### Coverage B: Other Structures

Pays for damage to other, detached structures on your property such as detached garages, gazebos, sheds and fences.

### Coverage C: Personal Property

Covers your personal belongings, including furniture, clothing and appliances, if they are stolen, damaged or destroyed.



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## **Coverage D: Loss of Use (Additional Living Expense)**

Pays for additional living expenses if your home is uninhabitable due to a covered loss.

## **Coverage E: Personal Liability**

Protects you against financial loss if you are legally responsible for someone else's injury or property damage.

## **Coverage F: Medical Expense**

Covers medical payments to others for injuries caused by you or damages that happen on your property, regardless of your legal responsibility.

## **QUESTIONS WE ASK YOU TO CONSIDER BEFORE YOUR POLICY RENEWS:**

- Have you recently remodeled or made significant improvements or added new structures to your property?
- Do you operate any business from your residence?
- Is the property your primary, secondary, seasonal, tenant, or vacant? Who ALL occupies your property?
- Is there any acreage, secondary locations, and/or buildings, or farm and ranch exposure?
- Is there a pool or trampoline on your property?
- Do you have antiques, collectibles, firearms, artwork, and high-valued items?
- Do you own any toys, such as a boat, camper, golf cart or any other motorized vehicle?
- Do you have a Home Contents Inventory? If not, please see separate document for further consideration.

These questions are but a few we would encourage you to consider and discuss with our agency. We believe that these questions and our discussion will allow us to uncover any issues that may need to be addressed. We also encourage you to ask us any questions that may be concerning to you. Chances are, your house is your most valuable asset. To protect it, you need to have a comprehensive homeowner's insurance policy. We want to make sure your home and your needs are covered properly and you understand the scope of your coverage. There are limits to your coverages and you should understand them.

Nothing scares us more than when a client says, "I thought I was covered for that..." Our job is to help you think about your coverages so you will know. Taking the time to review your policy is in your best interest.

For instance, your policy does not cover floods, earthquakes, sinkholes and lack of maintenance or construction defects.