

Homeowners Insurance Comparison Guide

When you contact an agent or company to find out how much it will cost to insure a home, an apartment, a condominium or a mobile home, you will need the following information. Without it, you might not get a quote, or the quote might not be accurate. Answer these questions before you make the contact. Use the back side of this form to record your comparisons.

Address of the house: Street _____ City _____ Zip _____		
What is your home made of? <input type="checkbox"/> All wood <input type="checkbox"/> All brick <input type="checkbox"/> 2/3 brick <input type="checkbox"/> Stucco <input type="checkbox"/> Other <i>(Describe if other)</i>		
Is your home: <input type="checkbox"/> One story <input type="checkbox"/> Two stories <input type="checkbox"/> Split level <input type="checkbox"/> Other <i>(Describe if other)</i>		
How many rooms are there in your home? _____ Kitchens _____ Bathrooms _____ Bedrooms _____ Dining room _____ Living Room _____ Other		
What is the listing price of your home?	How old is your: home _____ wiring _____ roof _____ plumbing _____	
What kind of heating is used in your home?		
What is the square footage of your home?	How far away is the nearest: fire station _____ miles fire hydrant _____ miles	
Which security features are in your home? (Check all that apply.) <input type="checkbox"/> Smoke detectors <input type="checkbox"/> Alarm systems <input type="checkbox"/> Security lighting <input type="checkbox"/> Deadbolt locks <input type="checkbox"/> CO detectors <input type="checkbox"/> Other <i>(Describe if other)</i>		
The following questions will help you identify other concerns you need to think about in order to buy the right coverage.		
Is this home built in an area that has been designated a "flood plain" area? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Are there any other structures on the property? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please describe them.		
Do you own a dog? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, what breed?		
Do you have any valuable jewelry, furs, antiques, silverware, etc.? <i>(List valuables.)</i>		
What kind of deductible would fit your needs?		
Notes:		

Comparison of the companies you contacted

What are you buying?	Quote #1		Quote #2		Quote #3	
	Amount of coverage	Cost	Amount of coverage	Cost	Amount of coverage	Cost
Property coverage:						
Dwelling						
Replacement cost						
Actual cost value						
Other structures:						
Garage						
Other						
Contents (personal):						
Company name						
Contact person providing information						
Type of policy						
Notes:						

Adapted from *Homeowners Insurance for Home Purchase Counselors & Homeowners*,
Illinois Department of Financial and Professional Regulation, Division of Insurance.