

# Home Insurance Quotation Form

Voice (281) 398-0001 • Fax (281) 398-0021

Date  Referred by  Closing Date (if new loan)

## Personal Information

Named Insured  Date of Birth  SSN   
Spouse's Name  Date of Birth  SSN   
Property Address  City  State  Zip

## Property Information

Exterior Wall Construction  % Each (if more than one wall covering)   
Square Feet  Stories  Roof Type  Other Type  Age   
Year Built  Foundation Type  Inside City Limits  Subdivision Name   
Distance to Fire Hydrant  Plumbing Type  Distance to Nearest Fire Station   
Garage Type  # Baths  Cathedral Ceiling?  Breezeway  Porch?  Square Feet   
Deck?  Square Feet  Heating Type  Fireplace?  Fireplace Type   
Floor Coverings % (example 90% carpet 10% tile)  Breed of Dog (if any)

## Current Coverage Information

Current Insurer  Claims during the past 3 years?  If so, \$ amount paid by Insurance   
Type of Claim (if any)

## Closing / Mortgage Company Information

Mortgage Company  Closing Date   
Mortgagee Clause   
Address  City  State   
Zip  Loan #  Contact Person(s)   
Phone #  Fax #  Email

## Insurance Coverage & Discount Information

|                      |  |                  |  |  |  |                                    |  |
|----------------------|--|------------------|--|--|--|------------------------------------|--|
| Coverage Requested   |  | Valuables Credit |  | Storm Shutters                             |  | Impact Resistant Roof              |  |
| Deductible (AOP)     |  | Sprinklered      |  | Flood Coverage desired?<br>Zones B, C or X |  |                                    |  |
| Windstorm Deductible |  | EXCESS Flood     |  | If yes, amount                             |  | Package Discount?<br>Auto,Home,Umb |  |

### **Loss Prevention Credits**

Max credit available is 35%

|                        |   |     |  |
|------------------------|---|-----|--|
|                        | Central Station                               | 5%  | <input type="checkbox"/> Please check all that apply |
| Burglar Alarms         | Alarm that alerts Police                      | 5%  | <input type="checkbox"/>                             |
|                        | Local with audible alarm                      | 2%  | <input type="checkbox"/>                             |
| Fire Alarms            | Central Station                               | 10% | <input type="checkbox"/>                             |
|                        | Alarm that alerts Fire Dept.                  | 10% | <input type="checkbox"/>                             |
|                        | Local with audible alarm                      | 2%  | <input type="checkbox"/>                             |
| Sprinkler System       | Automatic                                     | 10% | <input type="checkbox"/>                             |
| Gated Entry            | Entrance and Exits Manned 24/7                | 4%  | <input type="checkbox"/>                             |
|                        | Entrance and Exits are Gated                  | 4%  | <input type="checkbox"/>                             |
| Special Systems        | Automatic generator when power fails          | 2%  | <input type="checkbox"/>                             |
|                        | Lightning protection and surge protection     | 2%  | <input type="checkbox"/>                             |
| Temperature Monitoring | System activated by central station alarm     | 2%  | <input type="checkbox"/>                             |
| Water Leak Detection   | Closes master plumbing valve                  | 3%  | <input type="checkbox"/>                             |
|                        | Same as above and activates central alarm     | 5%  | <input type="checkbox"/>                             |
| Gas Leak Detection     | Central station activation when leak detected | 2%  | <input type="checkbox"/>                             |

### **Personal Property Special Limits of Insurance**

|                         |  |
|-------------------------|--|
| Jewelry                 | \$10,000 included for theft of jewelry, watches and precious or semi precious stones may be increased to \$15,000 but not exceed \$5,000 for any one article in increments of \$1,000                            |
| Furs                    | \$10,000 included for theft of furs may be increased to \$15,000 but not exceed \$5,000 for any one article in increments of \$1,000   |
| Money & Precious Metals | \$2,500 for money and precious metals may be increased to \$5,000 in increments of \$100   |
| Negotiable Papers       | \$5,000 for negotiable papers may be increased to \$7,000 in increments of \$100   |
| Metalware               | The special limit of \$10,000 for loss by theft of metalware, consisting principally of sterling silver, gold or pewter (other than jewelry) may be increased to a maximum of \$30,000 in increments of \$1,000. |
| Firearms                | The special limit of \$10,000 for loss by theft of firearms may be increased to a maximum of \$15,000, but not exceeding \$5,000 for any one article, in increments of \$1,000.                                  |

**Jewelry** \$10 per \$1000

**Furs** \$10 per \$1000

**Money and Precious Metals** \$6 per \$100

**Negotiable Papers** \$4 per \$100

**Metalware** \$7 per \$1000

**Firearms** \$10 per \$1000

Scheduled Coverage Available

*See Valuables Coverage*

# Valuables Coverage Rates

**All rates shown are per \$100 of insurance.**

**Personal Jewelry** Out of vault \$1.80; In vault \$0.31 with surcharge of \$0.0306 per day out of vault  
**Furs** \$0.45

**Cameras** Non- Professional \$1.60; Professional \$1.60

**Musical Instruments** Non- Professional \$0.45; Professional \$0.45

**Silverware** \$0.40

**Golf Equipment** \$1.05

**Coins** \$1.69

**Stamps** \$0.45

**Bicycles** \$8.85

**Personal Computers** \$3.00

**Fine Arts\*** First \$25,000- \$0.17; Next \$75,000 -\$0.16 Entire Risk if over \$100,000-\$0.15

\*The rates illustrated above are for frame construction. Apply a 12% credit for masonry construction.

**Collectibles** \$0.45

**Miscellaneous** \$3.00

List Valuables to  
be covered

## Features

- **Full replacement cost coverage for dwellings**, as well as A&A for condos & co-ops.
- Replacement cost coverage for contents.
- Flexibility to tailor coverage limits for contents and other structures.
- Unlimited loss of use coverage to maintain current standard of living, including cost of evacuation. Coverage also provided for kenneling of pets.
- Medical expenses covered up to \$50,000.
- Primary flood endorsement available.
- Mold coverage of \$10,000 included in policy, with optional additional limits available up to 100 percent of dwelling limit.
- Realty tax assessment coverage provides \$25,000 in the event of a total loss to a covered dwelling or other structure, resulting in increased tax liability directly related to repair or rebuilding.
- Coverage for back-up of sewers or drains.
- **Deductible reserve feature - provides a 10 percent reduction in the Home deductible for every lossfree year, if a deductible option of \$2,500 or higher is selected.**
- **Deductible waived for losses over \$50,000 in most cases if deductible is \$25,000 or less.**
- Family protection features available in policy: identity fraud, kidnap expenses, arson/theft/vandalism reward, and coverage for newly installed loss prevention devices following a covered loss to prevent a similar loss in the future.
- Additional family security coverage through endorsement includes: home invasion, child abduction, car jacking, kidnapping, and more. (Not available in Texas)

Comments