

Residential Personal Insurance Checklist 2007

Thank you for your business!

Please complete and return to us at your earliest convenience

Name _____ DATE _____
Address _____ EMAIL _____

- Yes** **No**
1. Does the named insured on your policy match the deeded owners?
 2. Do you operate any type of business from your home including an office, studio or farm stand?
 3. Do you belong to a homeowner or condo association?
 4. Homeowner policies provide very limited or no coverage for business tools, equipment, supplies, samples... Do you need this type of coverage?
 5. Do you rent any part of your property to someone else?
 6. Do you own any recreational vehicles such as boats, snowmobiles, campers, ATV's motorcycles, scooters, golf carts etc.?
 7. If you answered yes to #6, Do you purchase a specific policy for the recreational vehicle?
 8. Do you employ any domestic help?
 9. Have you recently put an addition onto your home or constructed any new out buildings?
 10. Do you own rental or investment property?
 11. Do you have fire and or burglar alarms installed in your home?
 12. Liability limits can be increased to \$500,000 or higher. Interested?
 13. Homeowner policies do not give coverage for identity theft. It can be added to some. Interested?
 14. Homeowner policies provide little or no coverage for back up of sewers and drains. Interested?
 15. Homeowner policies do not cover flood damage. Are you interested?
 16. Homeowner policies do not cover earthquake damage. Are you interested in earthquake coverage?
 17. There is limited coverage for jewelry, furs, silver, antiques, collectibles. Are you interested in adding?
 18. If you currently have scheduled items on your policy, do they need updating?
 19. Does Rice, Davis, Daley & Krenz, currently insure your autos?
 20. If we do not insure your autos, may we give you a quote? Expiration date if you know _____
 21. Homeowner policies generally do not cover you if you get sued for libel or slander. Interested?
 22. Are you comfortable with the amount of dwelling coverage on your home?
 23. If not, would you like us to complete a current dwelling cost estimator?
 24. Your personal property contents limit can be increased. Interested?
 25. Higher deductibles will save you money. Are you interested in increasing your deductible?
 26. Is your home up to code?
 27. A \$1,000,000 umbrella liability policy is inexpensive protection in excess of your home and auto liability. Premiums are around \$250 for two cars and a home. Would you like additional information?
 28. Would you like information on life insurance?
 29. Would you like information on Long Term Care Insurance for you or a relative?
 30. Would you like information on Medical Insurance?
 31. Would you like information on Disability Insurance?
 32. Do we have your correct address?
 33. How often would you like us to review your insurance with you? Annually? Semi annually? Other?

It would be very helpful if you would return this checklist to us even if nothing on your policy needs to be changed.

**RICE, DAVIS, DALEY & KRENZ, INC 50 WASHINGTON STREET MIDDLETOWN, CT 06457
860-346-6611**