

## Home Policy Review

Named Insured \_\_\_\_\_  
Policy Number \_\_\_\_\_

Agent \_\_\_\_\_  
Date of Review \_\_\_\_\_

1. Verify accuracy of named insured and mailing address on the dec page.
2. Review coverage form (Ultra/Extra/Broad) – see attached comparison.
3. Is mortgagee information on the policy current and accurate?
4. Has anyone moved in or out of the household since this policy was written?
5. Please note significant home improvements since this policy was written:
  - A. Added square footage – please explain
  - B. Updated HVAC – approximate date
  - C. Updated Electrical – approximate date
  - D. Updated Plumbing – approximate date
  - E. Updated Roof – approximate date
  - F. Added solar panels/windmill/other alternative energy source – if so, is excess power sold back to the utility company?
  - G. Added a pool? If so, in-ground or above-ground?
    - i. If in-ground, is pool surrounded by an enclosed fence at least three feet high?
  - H. Added other structure? If so, please describe the value and use.
6. Is there a woodstove in the home? If so, was it professionally built, UL approved, and professionally installed? Is the stove located in a garage?
7. Are there any pets in the home? If so, what type?
8. Is there a fire or burglar alarm system installed in the home?
9. Do you own a seasonal home or rental property?
10. Do you own any boats? If so, what type of boat (approximate value, year, make, and model of boat, motor, and trailer) and where is it used?

11. Do you own any snowmobiles or ATVs?
12. What is the approximate acreage of the premises?
13. Are there any farming activities on the premises?
14. Do you own any horses? If so, who rides the horses? Do you board horses for others?
15. Do you own jewelry, guns, and/or silverware worth in excess of \$3,000?
16. Is there a business in the home? If so,
  - A. What type of business?
  - B. Are there any employees? If so, how many?
  - B. Is the business in the house or an outbuilding?
  - C. Are there exterior signs for the business?
  - D. Do customers visit the home?
  - E. What is the approximate value of all business property?

### Coverage Review

Review and discuss the following coverages to determine if adequate:

1. Dwelling – maximum payout in event of total loss?
2. Other Structures
3. Contents – Named Peril or Comprehensive Perils?
4. Loss of Use
5. Liability – Discuss PCL
6. Identity Recovery
7. Sewer & Drain Backup

8. Flood Insurance (separate policy – not covered under HP)
9. Earthquake
10. Loss Assessment
11. Dwelling and Other Structures Siding and/or Roofing Restoration Coverage
12. Ordinance or Law
13. Sinkhole Collapse
14. Enhancement Endorsement
15. Nurses Professional Liability

### Discount Review

1. Is the Multi-Policy Discount applied? If not, provide the amount of the discount and quote the Auto. Diary x-date of Auto for follow-up if not insured with Erie.
2. Is the Multi-Policy Discount applied? If not, provide the amount of the discount and quote the HP/Renters. Diary x-date of Home/Renters for follow-up if not insured with Erie.
3. Is the Life Multi-Policy Discount applied? If not, provide the amount of the discount and explain how it works. Note that the Life policy must have a face value of at least 100k and can be on a named insured (any listed driver for PPA).
4. Age of Insured Discount – review for eligibility
5. Sprinkler System Credit – review for eligibility

## Summary/General

1. How can our Agency better serve you?
2. Any questions about your Home insurance or any other types of insurance?
3. Our Agency is built on referral business. We would deeply appreciate it if you send any family and friends to our Agency!

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Named Insured

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Agent