

## Homeowners Personal Exposure Questionnaire

Name: \_\_\_\_\_

Policy #: \_\_\_\_\_

**Please check the appropriate box if you answer yes to any of the following questions. Many of these items require special treatment in order to be covered. Please feel free to contact us at any time if you have questions on any of these items so that we may discuss your options.**

- ☐ Do you own any antiques, fine arts, gems, watches, jewelry or furs? Updated appraisals on specifically scheduled items are required every 3 years.
- ☐ Do you keep money at home or have a coin/stamp collection in excess of \$100?
- ☐ Do you own any valuable/rare musical instruments or silverware?
- ☐ Do you own a watercraft, snowmobile or any other recreational vehicle?
- ☐ Do you own any animals or exotic pets?
- ☐ Is there any type of business conducted on your premises?
- ☐ Do you own a beach house, lake house, or weekend home?
- ☐ Do you own any rental property?
- ☐ Do you own a golf cart or golf equipment?
- ☐ Your Homeowners Policy provides a limited amount of coverage for the exposure of mold. Please contact our office to discuss the costs of increasing this valuable protection.
- ☐ If your home has not had a recent replacement cost appraisal, please contact this office to discuss the necessity of properly re-evaluating the cost to reconstruct your home in today's market.
- ☐ Your current policy does not cover a flood exposure and may not cover earthquake exposure. Please contact our office to discuss your interest in adding this valuable protection.
- ☐ We strongly recommend that you purchase a Personal Umbrella policy so that liability protection may be increased and broadened over your Automobile, Homeowners and other personal liability policies.
- ☐ Do you have a need for Life Insurance to protect the equity in your home, your children's future education? or your spouses continued income?
- ☐ Do you have Disability Insurance to provide you with income to pay for continuing expense in the event you? are unable to work?
- ☐ Do you have a desire to invest in Mutual Funds, IRA's, Variable or Fixed Annuities? Given that large companies no longer provide the security once offered in a 401k Retirement Plan, might you cash out at least some of those funds and roll them over in to an individual IRA?

***This questionnaire is not intended to address all insurable exposures but rather is designed to serve as a basis for the insured to inquire about other possible insurable interests.***