Customer Worksheet: *Homeowners Insurance*

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Coverage, Amounts, Deductibles & Other Insurance Available

☐ **Dwelling (Coverage A)**
Covers the house and attached structures for accidental direct physical loss (as provided by your policy and state law). This includes built in or attached items such as built in appliances or wall-to-wall carpet.

Note: Flood is excluded from the homeowners policy. See Additional Insurance Available below for Flood options.

$ _____
Should be an amount equal to 100% of reconstruction cost estimate.
(Cost to rebuild from foundation up with materials of similar kind & quality.)

☐ **Other Structures**
Covers other buildings or structures on the property that are separated by clear space from the house. Examples are a detached garage or a gazebo. Covers accidental direct physical loss to the structure (as provided by your policy and state law).

Automatic % of Dwelling Coverage Amount (Typically 10%)
❒ 10% = $ _____
❒ Other = $ _____

☐ **Contents**
Covers your personal property, such as furniture, clothing, and items that are not attached to or built into the home. Covers these personal items for loss due to specific causes such as fire, smoke, wind, theft, and other causes as provided by your policy and state law.

Automatic % of Dwelling Coverage Amount
❒ 55% = $ _____ (Actual Cash Value)
❒ 70% = $ _____
(Included with the purchase of Extended Replacement Cost on Contents Coverage)

☐ **Personal Liability**
Covers bodily injury and property damage to others for which you are held liable (as provided by your policy and state law).

❒ $100,000 ❒ $300,000
❒ $500,000 ❒ Other

☐ **Medical Payments to Others**
Intends to pay for medical or funeral expenses of others who are injured on your property or by your activities on or off your property (as provided by your policy and state law).

❒ $1,000 ❒ $2,000
❒ $3,000 ❒ $4,000
❒ $5,000 ❒ Other

☐ **Loss of Use**
Intends to pay for an increase in reasonable living expense if you are not able to reside in the home due to a covered loss (as provided by your policy and state law).

Automatic % of Dwelling Coverage Amount (Typically 100%)
❒ 100% = $ _____
❒ Other = $ _____

Deductibles

All Other Perils ❒ $250 ❒ $500 ❒ $1,000 ❒ $2,500 ❒ $5,000
Hurricane ❒ $500 ❒ $1,000 ❒ $2,500 ❒ $5,000 ❒ 1% of Cov. A ❒ 2% of Cov. A ❒ 5% of Cov. A
Wind/Hail ❒ $500 ❒ $1,000 ❒ $2,500 ❒ $5,000

Additional Insurance Available

☐ **Flood**
Coverage for building and contents may be purchased through the National Flood Insurance Program (NFIP). Separate deductible applies to both building and the contents coverage. Additional coverage is available through other outlets.

☐ **PUL**
A personal umbrella policy offers an extra layer of protection for your assets. Coverage is provided for bodily injury, property damage or personal injury to others for which you are held liable (as provided by your policy and state law). You must maintain certain underlying limits on your auto/homeowner policy.

Other Coverages & Features

☐ **Replacement Cost Plus**
Pays up to an additional 20% of the Dwelling coverage limit if there is a total loss of your home and additional money is needed to reconstruct the home (as provided by your policy and state law). Dwelling required to be insured to 100% replacement cost.

☐ **Functional Replacement Cost**
Settles losses to your home or other structures with common construction materials and methods instead of obsolete, antique or custom materials used in the original construction (as provided by your policy and state law). 12% discount.

☐ **Extended Replacement Cost on Contents**
Pays to replace or repair personal property without depreciation being taken from the value of the property (as provided by your policy and state law).

☐ **Ordinance or Law**
Pays for increased expense to rebuild due to current building codes or ordinances (as provided by your policy and state law). Example: current zoning may require all new construction to have sprinkler systems.

☐ **Water Backup of Sewers**
Broadens the coverage for loss due to water backup through sewers or drains (as provided by your policy and state law).

☐ **Scheduled Personal Property**
Provides additional coverage for personal property of higher values such as jewelry, watches, furs, etc., as provided by your policy and state law.

☐ **Identity Theft**
Pays up to $25,000 for expenses incurred while helping restore your identity and includes a service to assist you with all tasks to restore your identity (as provided by your policy and state law). Credit monitoring for early detection available by enrollment.

☐ **Earthquake**
Provides additional coverage for your home, other structures and personal property due to earthquake damage (as provided by your policy and state law). A separate deductible applies.

☐ **Other**_____

Discounts/Savings

(May apply to all or a portion of your premium)

☐ **Home and Car**
Up to 25% if you insure both your home and your auto with Nationwide.

☐ **Home Purchase**
Up to 5% for new customers who purchased a home within 12 months prior to policy effective date.

☐ **Protective Device (Alarm)**
Up to 12% if the home has items such as: smoke detectors, fire alarm, burglary alarm, etc.

☐ **Home Renovation**
Up to 11% for each of the following updated components: plumbing, electrical, heating/cooling, roofing. (Applies to renovations completed within past few years).

☐ **Claims Free**
Up to 10% when you are claims free.

☐ **Prior Insurance**
Up to 10% based on continuous coverage with prior carrier.

☐ **Gated Community**
Up to 5% if you live in a gated community.

☐ **Personal Status**
Up to 5% if insured is married or widowed.

☐ **Age of Insured**
Up to 10% if insured is age 60 or older. Up to 5% if insured is between 55-59 years of age.

☐ **Other**_____

Payment options

Bill Method:

☐ **Paperless** *(email required)*

☐ **Direct Bill**

Payment Frequency:

☐ **Semi Annual**
☐ **Monthly**
☐ **Flexible** *(any amount between minimum and full payment)*

Payment Plan:

☐ **Recurring EFT** *(monthly)*
☐ **Bankcard** *(monthly)*
☐ **Escrow** *(when available)*
☐ **FISERV®**

Other

☐ **EFT – One time**
☐ **Bankcard – One time**
☐ **Credit Card**
☐ **Nationwide Bank® Visa**
☐ **Check or money order**
☐ **Cash** *(via agent's office)*

InsurePro LLC
Your commercial insurance professionals

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Subject to underwriting guidelines, review, and approval. Products and discounts not available to all persons in all states.

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

I, the undersigned customer, understand and agree that this document is designed to help me determine the coverages that meet my individual needs. It is for informational purposes only and any insurance coverages provided by _____, its affiliated and subsidiary companieswill be governed by the policy and/or declaration page. This document does not amend, modify, or supersede any term of the policy and/or declaration page provided by company. Company makes no warranties, express or implied, as to the applicability or thoroughness of the content of this document. I agree that I am responsible for reading any and all policy documents provided to me by company and for determining whether the coverages are appropriate for my individual needs. I further understand and agree that any and all product recommendations, recommended coverages, and/or recommended limits are based on limited information I provided. Changes made on this document do not result in changes to my policy. Any policy changes must be processed through the companies policy system. I agree that InsurePro, LLC, and its affiliated and subsidiary companies will not be held liable for any losses or damages, including punitive damages, resulting from my reliance or use of this worksheet.

Customer Signature: _____ Date: _____

Customer Name (printed): _____

Address: _____

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Home Phone: _____

Cell Phone: _____

Work Phone: _____

email: _____

Notes:

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InsurePro LLC
Your commercial insurance professionals