



FLORIDA HOMEOWNERS INSURANCE SHOPPING WORKSHEET

Use this worksheet to help gather needed information to run quotes and compare homeowners insurance from multiple insurance companies side-by-side.

Applicant's Name:		
County:		
Property Address:		
Number of filed home insurance claims in the last 5 years:		
Is your current policy being cancelled?	YES	NO

INSURED HOME DETAILS

Prepare a description of your property, to expedite the process of shopping for insurance quotes. Use the sheet yourself or give it to an insurance agent who can shop for the best coverage options for you.

Year house was built	
Type of construction (brick, siding, etc.)	
Total Square Feet	
Number of Rooms and Bathrooms	
Number of Stories	
Exterior Wall Materials	
Foundation Type	
Floor Covering Materials	

Are any units rented?	YES	NO
Is there a pool?	YES	NO
Is the pool fenced?	YES	NO
Is there a trampoline on the premises?	YES	NO

Number of Fireplaces	
Wood Stove (YES / NO)	

Roof Type and Age	
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Current market value of the home (Current coverage)	\$
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Current replacement (rebuild) value of the home	\$
Insured value of personal property	\$

Distance from closest Fire Hydrant	Feet:
Distance from closest Fire Station	Feet/Miles:

SAFETY DISCOUNTS

Identify all safety features of your home and list them as potential sources of discounts.

Automatic water shut-off devices	
Burglar Alarm (Monitored / Non Monitored)	
Deadbolt Locks	
Fire Alarm	
Fire Extinguishers	
Fire Sprinkler System	
Impact-Resistant Roofing (hail resistant)	
Leak Sensors	
Smoke Detector	
Storm Shutters	
Other potential applicable money saving discounts:	Multi-policy discount, multi-home discount, loyalty discount, claim free discount, umbrella policy discount, etc. Military, veterans, seniors, retirees, and some occupations may receive additional discounts.

HOMEOWNERS INSURANCE COMPARISON OF QUOTES

INSURANCE COMPANY NAME	Company (A)	Company (B)	Company (C)
- Insurance Company Phone Number			
- Insurance Company Website			
- Is the insurer licensed to sell insurance in the state?	YES / NO	YES / NO	YES / NO

DEDUCTIBLES

Choose deductibles carefully. This is the amount of money you should always have in reserve, so it can be paid out in case if you need to file a claim. The amount can be a percentage of the overall insured value of the home or a specific dollar amount.
(Note: An average roof costs \$8,000-\$15,000 to replace)

	Company (A)	Company (B)	Company (C)
Wind and Hail Deductible (per occurrence) (flat \$ or %)			
All Other Perils (per occurrence) (flat \$ or %)			

Other coverage and endorsement deductibles			
	\$	\$	\$
	\$	\$	\$

COST OF HOMEOWNERS INSURANCE COVERAGE

To perform a homeowners insurance quote comparison, list the quoted amounts for each coverage type and calculate the total premium, including the discounts offered by the insurer. If you seek deeper discounts, speak with an insurance agent.

Property Coverage	Coverage Limits	Annual Premium		
		Company (A)	Company (B)	Company (C)
A. Dwelling Protection (Replacement Cost or Actual Cash Value)	\$	\$	\$	\$
B. Other Structures Protection	\$	\$	\$	\$
C. Personal Property Protection	\$	\$	\$	\$
D. Additional Living Expense (Loss of Use)	\$	\$	\$	\$

Liability Coverage	Coverage Limits	Annual Premium		
		Company (A)	Company (B)	Company (C)
E. Personal Liability (bodily injury & property damage) - per occurrence	\$	\$	\$	\$
F. Medical Payments (per person)	\$	\$	\$	\$

Other Coverage(s) and Endorsements	Coverage Amount	Annual Premium		
		Company (A)	Company (B)	Company (C)
Flood Insurance				
- Federal: coverage up to \$250,000	\$	\$	\$	\$
- Private: coverage above \$250,000	\$	\$	\$	\$
Earthquake Insurance	\$	\$	\$	\$
Landlord's Insurance	\$	\$	\$	\$
	\$	\$	\$	\$

Discount(s) Offered by Insurer	Discount Amount		
	Company (A)	Company (B)	Company (C)
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
Total of ALL Offered Discounts	\$	\$	\$

Total Policy Premium			
- Monthly Premium	\$	\$	\$
- 6 Month Premium	\$	\$	\$
- Annual Premium	\$	\$	\$

COMPARE HOMEOWNERS INSURANCE COVERAGES

Go over the coverages and exclusions of the policies, to check if the following types of damages are covered.

	Company (A)	Company (B)	Company (C)
Animals	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Building collapse	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Construction defects	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Debris removal	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Explosions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Falling objects	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fire of Lightning	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Foundation or slab damage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Freezing of plumbing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Glass breakage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ID Theft	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Loss assessment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mold and mold removal	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rain through damaged roof, windows, and/or doors	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Removed property	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sewer or drain backup	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Smoke	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sudden and Accidental leaking from plumbing, heating, and air conditioning	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tree removal	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vandalism	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vehicles	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Weight of ice of snow	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Windstorm or Hail	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

ADDITIONAL ENDORSEMENTS

List of optional coverages that can be added to the homeowners insurance as an endorsement.

	Company (A)	Company (B)	Company (C)
Additional buildings and alterations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Additional liability (Umbrella)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Home business insurance coverage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Incidental farming	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Incidental low power recreational vehicles	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Inflation protection	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Office - permitted use	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Personal injury	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Refrigerated property coverage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Scheduled personal property	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sinkhole coverage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Snowmobile	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Special computer coverage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Special ordinance or law coverage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Theft coverage increase	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Watercraft	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

NOTES

Seek the advice of a licensed insurance agent who can help you match your needs with the best-priced homeowners insurance

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