



20 Questions to Ask When Shopping for Residential Property Insurance

- What policy do you sell the most?
- What policy has the most coverage?
- How are they different?
- What kinds of water damage does the policy cover?
- Should I get flood insurance?
- Do you offer flood insurance?
- Is wind or hail coverage excluded?
- What types of business uses are not covered? (ex. Am I covered if I or a family member: work from home, host parties for a business at home, care for other people's children in the home, or rent my home out for others to use?)
- Will I have coverage for my electronics (laptops, tablets, TVs, smart phones, etc.)?
- Is coverage available for special items like jewelry, fine art, or guns?
- What endorsements do most people buy for additional coverage?
- Do any endorsements on this policy reduce coverage?
- How much will these endorsements cost or save me?
- Are any claims under this policy paid on an actual cash value (ACV) vs. replacement cost (RCV) basis? If yes, is RCV available?
- What deductibles do you offer?
- Does this policy have a higher deductible for hurricanes and tropical storms?
- How much do the different deductibles change my payment?
- What discounts are available?
- Do I have to pay any fees not included in the quoted premium?
- What will my total payment be?

