



DWELLING FIRE QUESTIONNAIRE

AGENT: _____ **DATE:** _____

| | | |
|----------|-------------------------------|-------------|
| Name: | Home Phone: | Cell Phone: |
| | Work Phone: | Fax: |
| Address: | E-Mail : | |
| | Current Insurance Company: | |
| | Expiration date/Closing date: | |

→ **Location Address:** _____
(If home outside city limits, please complete supplemental form on Page 3)

→ **Type of dwelling?** _____ (home, duplex, condo rented to others)
Is the entire structure **occupied**? _____ If yes, how many **people reside** in the home? _____
Is home for **sale** (or will it be for sale soon)? _____ Is the home in foreclosure? _____

→ What name is on the Title of the property? (Individual Name) _____ (Family Trust) _____ (LLC) _____
(Corp) _____ (Other) _____

→ **Year home built?** _____ Are you planning any substantial **renovations**? _____

→ **When was the last time: (Inspected)** Electrical _____ Plumbing _____ Furnace _____
(Updated) Electrical _____ Plumbing _____ Furnace _____

→ How much **coverage** do you think you **need**? \$ _____ (Dwelling) Desired Deductible: \$ _____

→ Would you like **coverage for "landlord" owned personal property kept in a rental home**?
If so, how much? _____

→ Any coverage desired for: Flood ___ Earthquake ___ Water Back-up ___
(These exposures are typically not covered by a basic landlord policy)

→ State amount needed on "**Loss of Rents**" _____ (should total one year of rents on this home)

→ Are there any **detached structures** (i.e. Storage Shed)? _____
If so, Type of structure: _____ Square Footage: _____ Value: \$ _____
Is the detached structure used for any type of business operation and/or storage of business property? _____

→ How many **stories** (excluding basement) _____ Total **square footage of home** _____
Breakdown: Upper: _____ Main: _____ Lower: _____

→ Is there a **basement**? ___ Is the basement finished? ___ Square Footage of **finished basement** area: _____

→ Is there a **garage**? _____ # Of cars _____ Type _____ Is there living area above the garage? _____
(Attached, detached, built-in, basement, carport)

→ Type of **roof** on the home: Asphalt (Composition) Shingle ___ Wood Shake ___ Tar/Gravel ___
Other: _____

→ How **old** is the roof? _____ Is it in good condition? _____ Do you have a warranty for hail? _____
If the roof is over 15 years old, we may need to insure the roof on an **ACV** (Actual Cash Value) basis, which is **replacement less depreciation**. If your roof is over 15 years old, would this method of providing insurance coverage on your roof be acceptable to you? Yes ___ No ___

→ Type of **Construction**: Frame ___ Brick ___ Log ___ Any stucco on home? ___ Is it "artificial" simulated stucco? ___

→ What **type of siding** is on your home? Wood ___ Brick ___ Vinyl ___ Aluminum ___ Other: _____

- How many **bathrooms**? Full (with a bathtub): #___ Three Quarter (with a shower): #___ Half: #___
- Primary type of **heat**: Forced Air Gas ___ Electric ___ Hot water ___ Propane ___ Radiant ___
Other: _____
- Is there a **fireplace**? ___ # Of hearths ___ # of chimneys ___ Gas ___ Regular (wood) ___ Insert ___
- Is there a **free-standing wood-burning stove**? ___ (If yes, complete supplemental form on page 3)
- Any concrete **patios**? ___ Covered? ___ Square Footage: _____ (Small, Medium, or Large)
- Any **Wood Decks**? ___ Red Wood? ___ Covered? ___ Square Footage: _____ (Small, Medium, or Large)
- **Special Features that make your house unique?** Air Conditioning ___ Wet Bar ___ Whirlpool bathtub ___
Steam Shower ___ Hot Tub (inside or outside) ___ Ceiling Fans ___ Granite Countertops (or other upgrades
in the kitchen) ___ Special Leaded, Bay or Stained Glass Windows ___ Hardwood Floors ___ Are the Floors
Heated? _____ Greenhouse Area (attached or detached) ___ Gazebo ___ Elevator ___
Trampoline ___ **Swimming Pool** ___ **Other** _____
- Any **claims/losses** during the past "5" years at this location, or any prior locations? _____
If so, amount(s) paid: _____ What happened? _____
- Is the home **mortgaged**? _____ Does the mortgage company pay the premium? _____
- ****Do you allow the tenant to have any **dogs or horses**? **** _____ If dogs, how many and what breed:

- What is the basis of the actual **rental agreement**? _____ (Monthly, annual, other)
(Short-Term Rental situations are not eligible for a landlord dwelling fire policy)
- Do you insist that your tenant have their own **renters insurance** policy? Yes ___ No ___
- How many **tenants** (and/or families) have **occupied** the home in the last 3 years? _____
- Do you perform background checks on your tenants? _____
- Is there any **business activity** in the home? _____ Explain: _____
(Please be aware there are many limitations and restrictions within the landlord policy for business-related exposures)
- How long have you been a landlord? _____ Do you have a local property manager, or do you manage the
property yourself? _____ How often do you personally visit the property? _____
- Landlord Dwelling Fire policies do not cover meth-lab exposures, or the clean up involved from the operation of a
Meth lab. Are you aware of these exclusions? _____
- College Alumni Association Member ___ AARP Member ___ AAA Towing Club Member ___ Tobacco User ___
- **Name:** _____ **SS#** _____ **DOB** _____
- **Occupation:** _____ **Time at Present Employer** _____
- **Name:** _____ **SS#** _____ **DOB** _____
- **Occupation:** _____ **Time at Present Employer** _____
- Do you wish to have **policy comparisons** for any of the following?
Auto ___ Umbrella ___ Boat ___ In-Home Business ___ Motor home ___ Rental Properties ___
Aircraft ___ Life/Health ___ ATV ___ Commercial Business ___ Motorcycle ___ Antique Vehicle ___
- **We order financial & loss reports. These reports will not affect your FICO score in any way.**
In order to do this we must have your approval & signature: Yes ___ or No ___
- **Signature:** _____ **Date:** _____

SUPPLEMENTAL QUESTIONNAIRE FORM – OUTSIDE CITY LIMITS (FIRE CLASS 9 or 10)

- How many acres? _____
- How far to the nearest responding fire department? _____
- Name of responding fire department? _____
- Is the fire department: Paid ___ or Volunteer ___
- According to the fire department, what do they expect their response time to the property would be? _____
- Are the roads to your property accessible year-round by fire truck? _____
- Does the fire department bring water to the scene? _____
- Is there a water source at the scene that is accessible year-round for use in fighting fires (i.e. a pond may not be accessible in the winter months due to freezing)? _____
- Is the property located in a heavily forested or brush area? _____
- Is there adequate defensible space around the home, or do the trees/brush come close to the home?
_____ If so, how close? _____
- Is the property within sight of neighbors? _____ If so, how many neighbors? _____
- Do you anticipate having any livestock on the property? (Horses/cattle, etc.) _____ If yes, what kind of livestock, and how many? _____ Also, will you own the livestock? _____ Will you charge someone to use your land for their livestock? _____

SUPPLEMENTAL HEATING

If Wood/Coal or Pellet Stove, please complete the following questions:

- 1.) Is it up to fire code? _____
- 2.) Average number of days per week the stove is used during the heating season: _____
- 3.) Did a licensed contractor install heating unit? _____
- 4.) Type of flooring material under the stove: _____
- 5.) Distance (in inches) from stove bottom to floor? _____
- 6.) What is the distance of the stove from the rear and sidewalls?
Rear _____ Side left _____ Side Right _____
- 7.) Date (mo/yr) stove chimney was last cleaned professionally? _____