



PERSONAL INSURANCE REVIEW

Are You AKC Certified?

Get your **Absolutely Killer Coverage** review TODAY and receive a free AKC t-shirt.

Check the Discounts that Apply*

- Bundle (Home & Auto)
 Safe Driver
 Burglar / Fire Alarm
 Good Student
 Claim Free
 Pay in Full
 EFT Payment Plan
 Paperless
 Advance Quote
 Telematics+
**Documentation Required *The LARGEST discount for Auto Insurance*
 Roof Age
 Life

HOME - If your home was destroyed in a natural disaster, do you know how these coverages would help you rebuild?

Property & Liability Coverages	Recommended Limits		Minimum Limits	Your Current Coverage
Dwelling			Replacement Cost	
Other Structures			10% of Dwelling Limit	
Personal Property			50% of Dwelling Limit	
Additional Living Expense			20% of Dwelling Limit	
Personal Liability w/ Umbrella (w/o Umbrella)			\$300,000 (\$500,000)	
Medical Payments			\$5,000	
Endorsements – Additional Coverages That Apply	Accept	Reject	Minimum Limits	Your Current Coverage
Personal Property Replacement Cost	<input type="checkbox"/> Accept	<input type="checkbox"/> Reject	Recommend	
Coverage A - Additional Dwelling Coverage (Guaranteed/Increased Cost)	<input type="checkbox"/> Accept	<input type="checkbox"/> Reject	25% of Dwelling Limit	
Seepage / Hidden Water / Fungi, Rot, & Bacteria	<input type="checkbox"/> Accept	<input type="checkbox"/> Reject	\$5,000	
Water Backup of Sewers or Drains	<input type="checkbox"/> Accept	<input type="checkbox"/> Reject	\$5,000	
Ordinance or Law Coverage	<input type="checkbox"/> Accept	<input type="checkbox"/> Reject	10% of Dwelling Limit	
Equipment Breakdown Coverage	<input type="checkbox"/> Accept	<input type="checkbox"/> Reject	Included	

Property and Liability Underwriting Questions

Deductible:		Square Feet of Buildings and Other Structures:	
Location Address:			
Prior Address if less than 5 years:			
Miles from Fire Dept / Feet from Hydrant:			
Brick/Frame:		House Age:	
Roof Type:		Roof Age:	
Garage:		Porches:	
Trampoline:		Pool:	
Do you need additional coverage for jewelry, guns, silverware, furs, equipment, collectibles?			<input type="checkbox"/> Accept <input type="checkbox"/> Reject
Life Coverage:	<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Flood Coverage:	<input type="checkbox"/> Accept <input type="checkbox"/> Reject
Earthquake Coverage:		<input type="checkbox"/> Accept <input type="checkbox"/> Reject	
Prior Losses in the Last 3 years:			
Prior Insurance Company:		Premium:	
Expires:			

AUTO - If you were involved in an accident, do you know how these coverages will help you and your loved ones?

Auto Coverages	Recommended Limits	Minimum Limits	Your Current Coverage	
Combined Single Limit (CSL) (Bodily Injury & Property Dmg)		\$300,000 CSL 100/300/100		
Uninsured/Underinsured Motorist		\$50,000 each person/ \$100,000 each occurrence		
Medical Payments		\$5,000 each person		
Comprehensive		Must Include Glass Coverage		
Collision		Waiver of Collision:	<input type="checkbox"/> Accept	<input type="checkbox"/> Reject
Road Trouble Service		\$100		
Additional Expense		\$30 per day \$900 each occurrence		
Accidental Death Benefit		Life Insurance:	<input type="checkbox"/> Accept	<input type="checkbox"/> Reject

Auto Underwriting Questions

Drivers:			
Garaging Address: Where do the vehicles stay at night?			
How are the vehicles titled?			
Do you have a lienholder?			
Do you own your own business and/or drive a company car?		If yes, do you carry Hired and Non-Owned Auto Coverage?	
Do you frequently rent vehicles?		If yes, how is the rental covered?	
Are all the drivers in the household listed?		Will there be any 16- or 75-year-old drivers added within the next 12 months?	
Are there any non-resident drivers who drive your vehicles more than 12 times a year?		If yes, they must be listed on the policy.	
Do you have a tow hitch on your car?		If yes, proceed to the "Do you have any TOYS?" section.	
Prior Insurance Company:		Premium:	Expires:

UMBRELLA - Has anyone explained how an umbrella policy can protect you in the event of a lawsuit?

Umbrella Coverages	Recommended Limits	Minimum Limits	Your Current Coverage
Umbrella Limit of Liability <i>Higher Limits for High Network Clients</i>		\$1,000,000 each occurrence	
Underlying Auto Liability		\$300,000 to > \$1,000,000 <i>Premiere rates apply</i>	
Underlying Homeowners Liability		\$300,000 to > \$1,000,000 <i>Premiere rates apply</i>	
Liability		\$300,000	

I, the insured, choose to **Accept** / **Reject** the above Umbrella Coverage recommendations.

TOYS - If your toy breaks, are you prepared to pay the cost of repairs?

Do you have any TOYS?

- Motorcycle Boat RV / Travel Trailer Electric Bike / Scooter None
 Golf Cart ATV Tractor Other:

Boat, RV and Motorcycle Underwriting Questions

Drivers:			
Garaging Address: Where do the vehicles stay at night?			
How are the toys titled?			
Do you have a lienholder?			

Boat		RV / Travel Trailer		Motorcycle	
Length of Boat:		Length of RV:		Offroad or Licensed for Street:	
Horsepower:		Value:		Engine CC:	
Inland or Coastal Use:		Number of Slides/Pop Outs:		Total Value of Motorcycle:	
Are you insuring the trailer?		Type of Tow Hook:			
Total Value of Boat with Trailer:					

LIFE - If you didn't make it home from work, would your family or business be able to keep the same lifestyle/house?

Life/Disability Insurance – Protect your family from the following:

- Outstanding Home Mortgage
 Children's College Expenses
 Credit Card Debt
 Ongoing Living Expenses for Spouse
 Your Final Expenses
 Family Business Expenses
 Outstanding Loans

Current Life Coverage:		If you have life insurance at work, is it portable?	
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Protection is our Purpose Questionnaire

What did we do well?				
How can we improve?				
Who would you refer us to?	Name:		Phone:	
	Email:		Relationship:	

Print Name: _____

Signature: _____

Date: _____



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