

Personal Lines Checklist

Your Full Legal Name: _____ **Date:** _____

Mailing & Physical Address: _____

Email address: _____ **Occupations:** _____

Insurance policies contain exclusions & limitations. In some cases increased coverage's may be available to address the situation. Please review this below list and if you have any other items not on list please give us a call. We look forward to helping you tailor your insurance to protect your needs in the event of a loss.

Homeowner's:	Yes	no
Have you had a recent Mortgagee change?	<input type="checkbox"/>	<input type="checkbox"/>
Is home under construction or have there been any Additions or Re-Models	<input type="checkbox"/>	<input type="checkbox"/>
Do you have an In-home Business? Daycare, Music lessons, bookkeeping, home office, Avon, computer repairs, have a studio. Do clients come to your home to make a purchase?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have a wood Stove?	<input type="checkbox"/>	<input type="checkbox"/>
Do you live near a pond, river or large body of water?	<input type="checkbox"/>	<input type="checkbox"/>
Are you in a flood zone?		
Would you like a Flood Quote? <i>Flood ins excluded from Homeowners and is considered water rising from the ground up.</i>	<input type="checkbox"/>	<input type="checkbox"/>
Would you like an Earthquake quote? <i>Earthquakes are excluded from homeowners</i>	<input type="checkbox"/>	<input type="checkbox"/>
Do you have an Underground Oil Tank?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have a Trampoline?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have a Swimming Pool?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have Structures rented to others?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have a Homeowners Assoc.?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have Dogs? List Breed and bite History below.	<input type="checkbox"/>	<input type="checkbox"/>
Do you have personal property in another residence?	<input type="checkbox"/>	<input type="checkbox"/>
Do you Hire Employees? Such as nanny, gardeners, maids, lawn caretaker or landscaper.	<input type="checkbox"/>	<input type="checkbox"/>
If you hire Employees do you ask for a Liability Certificate?	<input type="checkbox"/>	<input type="checkbox"/>
Do you serve on any Boards or perform Volunteer work?	<input type="checkbox"/>	<input type="checkbox"/>
Is there any farming or livestock/horses on property?	<input type="checkbox"/>	<input type="checkbox"/>
Do you or family members have any property owned by others in your care custody or control?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have a personal computer used for business use?	<input type="checkbox"/>	<input type="checkbox"/>
Do you own any tools, equipment or instruments used in your trade or profession?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have any rental dwellings, beach or secondary homes not insured through us?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have any boarders or tenants that are not family members?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have any children away at school? If so what are their ages?	<input type="checkbox"/>	<input type="checkbox"/>
Will your home be vacant more than 30 days during the year? If so please contact us with reason.	<input type="checkbox"/>	<input type="checkbox"/>
Other:		
Would you like us to do a replacement cost estimate on your Dwelling?		
Would you like to increase your Liability or Med. Pay coverage?		

Home Discounts	yes	no
Do you have a Fire Extinguisher?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have Deadbolt Locks?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have Smoke Alarms?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have a Central Fire Alarm?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have a Central Burglar Alarm?	<input type="checkbox"/>	<input type="checkbox"/>
Other:		
Do you have an Umbrella policy?		
If so what is your Limit?	<input type="checkbox"/>	<input type="checkbox"/>
Are all Vehicles Listed?	<input type="checkbox"/>	<input type="checkbox"/>
Are all Drivers Listed?	<input type="checkbox"/>	<input type="checkbox"/>
Are all owned or rented residence listed?	<input type="checkbox"/>	<input type="checkbox"/>
Are all Watercraft and Rec. Vehicles Listed	<input type="checkbox"/>	<input type="checkbox"/>
Umbrella policies are designed to give added liability protection beyond the limits on homeowners, auto, and other personal insurance policies. Umbrella's can protect personal assets or future earnings against a lawsuit if you where held financially responsible in a claim. Some umbrella policies can also cover's one's non-business activities anywhere in the world. This added protection of a liability umbrella policy is coverage we recommend.		
Automobile- Are all vehicles owned listed on policy?	<input type="checkbox"/>	<input type="checkbox"/>
Do you drive a company vehicle, co-own a vehicle or lease a vehicle not on your Auto policy?	<input type="checkbox"/>	<input type="checkbox"/>
Any licensed household residents or regular drivers not on your Auto policy?	<input type="checkbox"/>	<input type="checkbox"/>
Do you use your personal auto for business use?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have any non-owned vehicles furnished for regular use?	<input type="checkbox"/>	<input type="checkbox"/>
Is there customization of any vehicle? Such as non factory installed equipment, car stereos, cd players.	<input type="checkbox"/>	<input type="checkbox"/>
Would you like transportation expense or towing added to your auto policy?	<input type="checkbox"/>	<input type="checkbox"/>
Please review your Liab. Bodily Injury, property damage & med pay coverage's and let us know if you would like a quote for higher limits. Medical pay coverage is for you or any family member while in any automobile or as a pedestrian also gives coverage for any other person while occupying a vehicle driven by you.		

This abbreviated checklist of coverage's and is not intended to express any legal opinion as to the nature of coverage. It is only a visual to a basic understanding of coverage. Please read your policy for specific details of coverage.

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Do you have Inland Marine coverage? Have you inherited, purchased or been gifted any of the following items?		
Jewelry worth more then \$1500	<input type="checkbox"/>	<input type="checkbox"/>
Antiques / Fine Arts	<input type="checkbox"/>	<input type="checkbox"/>
Cameras photography equipment	<input type="checkbox"/>	<input type="checkbox"/>
Coins, Stamps, baseball cards	<input type="checkbox"/>	<input type="checkbox"/>
Firearms more then \$2500	<input type="checkbox"/>	<input type="checkbox"/>
Computers	<input type="checkbox"/>	<input type="checkbox"/>
Furs	<input type="checkbox"/>	<input type="checkbox"/>
Golf Equipment / Sports Equipment	<input type="checkbox"/>	<input type="checkbox"/>
Musical Instruments	<input type="checkbox"/>	<input type="checkbox"/>
Business property worth more the \$2500	<input type="checkbox"/>	<input type="checkbox"/>
China or Silverware more then \$2,500		
<i>You need to update your appraisals every few years.</i>		
Do you own a business?		
We have a commercial lines Dept.	<input type="checkbox"/>	<input type="checkbox"/>
Would you like our commercial dept to give you a call concerning Property coverage, Liability Coverage, Workers Comp. Business auto or Professional Liability coverage's?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have any of the below?		
Watercrafts-Boats, Jet ski	<input type="checkbox"/>	<input type="checkbox"/>
Motorcycle	<input type="checkbox"/>	<input type="checkbox"/>
RV or travel trailers	<input type="checkbox"/>	<input type="checkbox"/>
Golf carts / go carts /moped		
Air crafts	<input type="checkbox"/>	<input type="checkbox"/>
ATV	<input type="checkbox"/>	<input type="checkbox"/>

Thank you for reviewing this sheet and for your continued business. If you do not return this checklist no changes will be made and policy will renew as is. Please contact us with any questions or concerns.

We look forward to helping you in the future.

Tricia Collins, CISR
 tcollins@iasllc.com
 Personal Risk Advisor
 Direct | 919.723.2401
 Mail | PO Box 14988 | RTP, NC 27709
www.iasllc.com
www.facebook.com/ias.associates.llc

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