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Shopping for Homeowners Insurance Company/Policy Comparison Worksheet

If you are shopping for homeowners insurance, you may use this worksheet to help gather information about insurance companies and the homeowners insurance policies they sell. You may call a producer or the insurance company for a rate quote. For general information about how to shop for insurance and sample rate estimates, refer to *A Consumer Guide to Homeowners Insurance* and *Homeowners Insurance: A Comparison Guide to Rates*. For copies of the guides, or if you have questions about insurance, please visit our website, www.insurance.maryland.gov or contact us at (800) 492-6116.

Company Name →			
Telephone number			
Financial rating			
Company licensed (Yes/No)			
Type of policy (HO-2, HO-3 amended, HO-4, HO-6, etc.)			
Replacement Cost (RC) or Actual Cash Value (ACV): Dwelling: If RC, any exceptions, if so list: Contents: If RC, any exceptions, if so list:			
Deductible(s) (Does the policy have different deductibles for damage caused by hurricane or other storm?) All perils: Flat \$ or % Hurricanes or other storms: Flat \$ or % Others?:			
Discounts offered			
Annual premium			

COVERAGE COMPARISON (Coverages vary by policy. Make sure you get the coverage you need!)

COVERAGE LIMITS	Dwelling			
	Other buildings			
	Personal Property			
	Loss of Use			
	Liability			
	Medical Payments			
POLICY COVERS DAMAGE FROM (YES/NO)	Fire or lightning			
	Windstorm or hail			
	Explosion			
	Smoke			
	Sudden and accidental leaking from plumbing, heating, air conditioning			
	Rain through damaged roof, windows, doors			
	Backup of sewers, drains			
	Freezing of plumbing or heating system			
	Mold and/or mold remediation			
	Falling objects, including trees			
	Weight of ice, sleet, snow			
	Vehicles			
	Animals			
	Construction defects			
	Vandalism, malicious mischief			

ADDITIONAL PROPERTY COVERAGES	Debris removal			
	Tree removal			
	Damage to foundation or slab			
	Fire department service charge			
	Trees, shrubs or other plants			
	Property removed			
	Credit card, fund transfer card, forgery and counterfeit money			
	Loss assessment			
	Collapse of building			
	Glass breakage – dwelling			
POLICY EXCLUDES	Flood coverage**			

**Homeowners policies typically do not cover damage from floods. The National Flood Insurance Program provides flood insurance in many areas. For more information, or to find an agent near you, visit www.floodsmart.gov.

LIST OF OPTIONAL INSURANCE COVERAGES THAT ARE AVAILABLE BY ENDORSEMENT

Additional limits of liability for Coverages A, B, C and D.			
Special computer coverage			
Theft coverage increase			
Office, permitted incidental occupancies (residence premises)			
Inflation guard			
Building additions and alterations			
Credit card, electronic fund transfer card, or access device forgery and counterfeit money coverage			
Earthquake			
Scheduled personal property			
Coverage C increased special limits of liability			
Ordinance or law coverage			
Refrigerated property coverage			
Sinkhole coverage			
Functional replacement cost loss settlement			
Home business insurance coverage			
Incidental low power recreational "motor vehicles"			
Snowmobile			
Business pursuits			
Incidental farming personal liability			
Watercraft			
Personal injury			