

## How to Reduce A Homeowners' Premium - Checklist

There are a number of factors that we consider when determining the right rate for your customer. When talking with your customer, you can use this checklist as an easy way to ensure that they are getting the best rate for them.

	YES	NO
Are there reduced coverage limits for:		
Windstorm		
Hail		
Water Damage		
Water Escape/Back-Up Extension		
Is there ACV Water Escape/Back-Up for Personal Property?		
Increased Deductible Options for:		
Location		
Windstorm		
Hail		
Water Damage		
Water Escape/Back-Up		
Is date of birth on file?		
Has consent been given for credit?		
Is the number of years at the same residence on file?		
Is the number of years claims free accurate?		
Is there a mortgage?		
Is there a fire/burglar alarm (local or monitored)?		

	YES	NO
Is the year of the last update recorded for:		
Electrical		
Heating		
Plumbing		
Roof		
Are there water damage prevention measures in place?		
Water sensors with automatic shut off		
Backwater Valve installed on dwellings' main sewer line		
Sump Pump		
Alarmed Sump Pump		
Sump Pump with Battery Back-Up		
Alarmed Sump Pump with Battery Back-Up		
Is the water heater tankless?		
Is the age of the hot water tank correct		
Is the roofing material concrete, clay, rubber or slate?		
Is the primary exterior finish material stucco, stone veneer, solid stone, solid brick, brick veneer, cement fibre board or cement fibre shingle?		
Is the basement finished?		
(If Yes) Percentage of the basement that is finished		
Is this a my home and auto policy™ (applicable to Alberta only)?		
Is policy on a one pay payment option (reduces service fees)?		

