

## PERSONAL RISK ANALYSIS

(please check the appropriate answer)

Do you own collectibles (antiques, fine art, stamps, coins, etc.), valuable jewelry or furs, or other costly items (photography equipment, sporting equipment, firearms, musical instruments, etc.), which need separate coverage? (most policies have special limits for these items)	Yes	No
Do you have personal property stored away from your residence or have a child away at school?	Yes	No
If you rent, do you have insurance on your personal property (possessions)?	Yes	No
Do you own computers and computer equipment with a total value over \$1,000.00?	Yes	No
Do you own your own business, have an office on your property and/or do clients or customers come to your home?	Yes	No
Do you keep samples/items for sale in your home (i.e. Avon, Mary Kay, Home Interior, etc.)?	Yes	No
Homeowner insurance policies generally cover personal property on either a named peril basis (normally 16 perils are listed) or an open peril basis (covers all losses unless specifically listed as an exclusion). The open perils coverage is typically added with an endorsement (HO15) to the policy. If not already included, would you be interested in adding this endorsement to your policy?	Yes	No
Are you engaged in any form of farming or ranching? Do you own any livestock?	Yes	No
Do you provide childcare at your residence?	Yes	No
Do you have roomers/boarders?	Yes	No
Do you own rental, income-producing, other residence or vacant land?	Yes	No
Do you have domestic help (nanny, landscaper, cleaning)?	Yes	No
Do you own recreational vehicles (i.e. boat, jet ski, camper, ATV, motorcycle, golf cart, go-cart, etc.)?	Yes	No
Is your home located on more than 1 acre? If yes, how many?	Yes	No
Have you added to your home or made changes that would have increased the value?	Yes	No
Do you have any "detached" buildings or structures (i.e. fences, walls, etc.)? List type and value.	Yes	No
Do you have a swimming pool?	Yes	No
Do you have a trampoline?	Yes	No
Do you have any pets or exotic animals? If yes, list type/breed.	Yes	No
If not already covered, do you wish to have coverage for back up of sewer/drains? (some policies do not automatically have this coverage)	Yes	No
Are you interested in flood and/or earthquake coverage? (these are excluded from homeowner policies)	Yes	No

Do you have a central station alarm (connected to a reporting service) for fire/burglary?	Yes	No
Are you interested in a higher homeowner deductible for premium savings?	Yes	No
Does our agency insure all of your vehicles?	Yes	No
Does your auto policy specify by name all the drivers in your household?	Yes	No
Are all the autos you are insuring titled in your name and garaged at your residence?	Yes	No
Do any of your autos have non-factory installed equipment (i.e. stereos, cd players, alarms, TVs, VCRs, GPS, etc.)?	Yes	No
Do you use your auto in business?	Yes	No
Do you carry tools and/or samples in your car that are used for business?	Yes	No
Do you drive out of the country (to Canada or Mexico)?	Yes	No
Do you own any classic or antique autos?	Yes	No
Would you be interested in reviewing the additional protection of higher liability limits? (minimum limits of \$100,000/\$300,000/\$100,000 or higher are recommended)	Yes	No
Do you have or are you interested in excess personal liability (umbrella) protection?	Yes	No
Are you interested in higher deductibles for comprehensive and collision coverages for a premium savings?	Yes	No
Have you reviewed your life/health insurance in the past 2 years?	Yes	No
Are all members of your family protected by a life/health policy?	Yes	No
Peoples Underwriters, Inc. offers a complete line of business insurance. Would you be interested in someone contacting you to obtain information for a no-obligation quote?	Yes	No

Comments (attach separate sheet if necessary) \_\_\_\_\_  
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Thank you for your time and cooperation with this form. Please be assured that your responses will be kept confidential. This analysis is a guide only; it should not be taken as a complete review of all personal insurance needs and options. If you have any questions or need any assistance with your responses, please give us a call.

\_\_\_\_\_  
 Signature  
 \_\_\_\_\_  
 (print name)

\_\_\_\_\_  
 Date  
 \_\_\_\_\_  
 Email Address