

Home Insurance Shopping Tool

Aim to get at least three quotes. Place the company name and contact information on the top of each column above. List the coverage limit, deductible, and annual premium provided by each company for each policy section.



Licensed in Oregon? Check dfr.oregon.gov If not licensed, do not do business with them.

Company 1 name/contact:

Company 2 name/contact:

Company 3 name/contact:

Coverage		Company 1	Company 2	Company 3
Dwelling	Coverage limit for structure			
	Coverage premium for structure			
	Actual cash value (ACV) or replacement cost?			
	Extended replacement cost (% or \$) limit			
	Extended replacement cost (% or \$) premium			
	Deductible			
Other structures	Coverage limit for structures not attached to home (e.g., decks, fences, or detached garage)			
	Coverage premium for structures not attached to home (e.g., decks, fences, or detached garage)			
	Deductible			
Personal property	Coverage limit for personal possessions and contents			
	Coverage premium for personal possessions and contents			
	Actual cash value (ACV) or replacement cost			
	Deductible			
Additional living expense, also called loss of use	Additional living expense (ALE) limit			
	Additional living expense (ALE) premium			
	Up to how many months?			
Liability	Liability coverage limit			
	Liability coverage premium			
	Optional umbrella for more liability insurance limit			
	Optional umbrella for more liability insurance premium			
Optional	Optional floater for valuable items (e.g., jewelry, collectibles, furs, or fine art) limit			
	Optional floater for valuable items (e.g., jewelry, collectibles, furs, or fine art) premium			
	Other optional coverage: items in storage unit limit			
	Other optional coverage: items in storage unit premium			
	Other optional coverage: earthquake or flood insurance limit			
	Other optional coverage: earthquake or flood insurance premium			
	Deductible			
Notes	Discounts offered: Security, multiple policies, sprinklers, home hardening, claim free			
	Were they referred by friends, co-workers, or trusted adviser?			
	Did you get good customer service? Were they easy to reach? Were their answers clear?			
	Are they financially sound according to rating companies? (ambest.com, fitchratings.com, moodys.com, standardandpoors.com, and weissratings.com)			
Total of premiums minus discounts		\$	\$	\$