

Sample Homeowners Exposure Survey



We KNOW
for Insurance Agents



The following template for a Homeowners Exposure Survey sets out a range of provisions that could be included and/or customized as appropriate for your operation/business.

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Exposure Item	Recommendation	Rejected (initials)
Dwelling		
Replacement Cost (RC) (100%) _____ _____		_____
How RC Determined _____ _____		_____
Additional Amount Above RC _____ _____		_____
Ordinance or Law _____ _____		_____
Functional RC Option _____ _____		_____
Living Trust _____ _____		_____
Life Estate _____ _____		_____
Contract of Sale _____ _____		_____

Exposure Item	Recommendation	Rejected (initials)
Multi-Unit Co-Owners _____ _____		_____
Other Structures		
RC (Each Building) _____ _____		_____
ACV (Nonbuilding) _____ _____		_____
Rented to Others _____ _____		_____
Business Use _____ _____		_____
Utility Line Expense _____ _____		_____
Personal Property Values		
Total RC _____ _____		_____
Money _____ _____		_____
Securities _____ _____		_____

Exposure Item	Recommendation	Rejected (initials)
Watercraft _____ _____		_____
Trailers _____ _____		_____
Jewelry _____ _____		_____
Furs _____ _____		_____
Guns _____ _____		_____
Silverware _____ _____		_____
Business (On-Premises) _____ _____		_____
Business (Off-Premises) _____ _____		_____
Electronics (Dual Power Source) _____ _____		_____
Cameras _____ _____		_____

Exposure Item	Recommendation	Rejected (initials)
Musical Instruments _____ _____		_____
Stamp Collections _____ _____		_____
Coin Collections _____ _____		_____
Golf Equipment _____ _____		_____
Fine Arts (Breakable) _____ _____		_____
Fine Arts (Nonbreakable) _____ _____		_____
Credit Cards/Debit Cards _____ _____		_____
Unusual Property _____ _____		_____
Golf Cart _____ _____		_____
Battery-Operated Kids' Vehicle _____ _____		_____

Exposure Item	Recommendation	Rejected (initials)
ATV/Motorcycle _____ _____		_____
Snowmobile _____ _____		_____
Drone _____ _____		_____
Apartment Furnishings _____ _____		_____
Rented to Others _____ _____		_____
Student Away at College _____ _____		_____
Family in Assisted-Living Facility _____ _____		_____
Unrelated Household Members _____ _____		_____
Located at Other Residence _____ _____		_____
Located in Storage Facility _____ _____		_____

Exposure Item	Recommendation	Rejected (initials)
Perils		
Special Form _____ _____		_____
Broad Form _____ _____		_____
Rental Theft _____ _____		_____
Spoilage _____ _____		_____
Water Backup/Sump _____ _____		_____
Computer (Special) _____ _____		_____
Sinkhole Collapse _____ _____		_____
Earthquake _____ _____		_____
Flood (Separate Policy) _____ _____		_____
Mechanical Breakdown _____ _____		_____

Exposure Item	Recommendation	Rejected (initials)
Property Extras		
Deductible _____ _____		_____
Off-Premises Structures _____ _____		_____
Loss Assessment _____ _____		_____
Loss of Use _____ _____		_____
Tenant Additions _____ _____		_____
Liability		
Limits _____ _____		_____
Other Residence _____ _____		_____
Rental Property (Off-Premises) _____ _____		_____
Rental Property (On-Premises) _____ _____		_____

Exposure Item	Recommendation	Rejected (initials)
Vacant Land _____ _____		_____
Dwelling Under Construction _____ _____		_____
Personal Injury _____ _____		_____
Domestic Employees _____ _____		_____
Home Day Care _____ _____		_____
Business (On-Premises) _____ _____		_____
Business (Off-Premises) _____ _____		_____
Farming _____ _____		_____
Watercraft _____ _____		_____
Golf Cart _____ _____		_____

Exposure Item	Recommendation	Rejected (initials)
Battery-Operated Kids' Vehicle <hr/> <hr/>		<hr/>
Snowmobile <hr/> <hr/>		<hr/>
Drone <hr/> <hr/>		<hr/>
ATV/Motorcycle/Motorized Scooters and Bicycles <hr/> <hr/>		<hr/>
Loss Assessment <hr/> <hr/>		<hr/>
Underwriting		
Swimming Pool <hr/> <hr/>		<hr/>
Home Sharing <hr/> <hr/>		<hr/>
Dog <hr/> <hr/>		<hr/>
Horse <hr/> <hr/>		<hr/>
Trampoline <hr/> <hr/>		<hr/>

Exposure Item	Recommendation	Rejected (initials)
Dock _____ _____		_____
Wood Stove _____ _____		_____
Credits		
Sprinkler _____ _____		_____
Fire Alarm _____ _____		_____
Burglar Alarm _____ _____		_____
Windstorm Protection _____ _____		_____
Other		
_____ _____		_____

Legal disclaimer. The recommendations offered in this survey reflect an attempt to identify significant areas of your exposure to loss as a homeowner that can be treated with insurance. However, completion of this survey in no way warrants that all of your exposures have been identified and that the recommendations offered address all of your insurance needs.

Policyholder Signature

Date

Agent Signature

Date

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