



134 West Columbus Avenue
Bellefontaine, Ohio 43311
(937) 592-4871
www.galvezinsurance.com

Guide to Understanding the Home Insurance Process

Buying a Home, and have NO idea what information is required for a homeowners quote or the process for getting a home insured? **You're not alone**. We get lots of questions about homeowners insurance, but the most frequent question we get is this-

“I know nothing about homeowners insurance. Can you please explain what it is and the process for getting my home insured?”

So we developed this guide and accompanying checklist to answer your questions and walk you through the process of insuring a home. The bonus is you'll understand how insurance companies view homes, which can save you a lot of time in searching and give you confidence the home you choose will be acceptable to the insurance company.

Information about all who will be listed on the deed:

- Name
- Date of Birth
- Social Security Number
- Any bankruptcies, liens, foreclosures or repossessions

Basic House Info:

- Address
- Year of Construction
- Type of Construction (Frame or Brick)
- House updates within the past 25 years- these are crucial to determining acceptability. If the house hasn't been updated, chances are good the policy won't be issued
 - Roof- what type of roof is it and when was it replaced?
 - Plumbing- what type and when was it replaced? Modern plumbing includes copper, plastic and PEX.
 - Electrical- Fuses or Circuit Breakers? Amperage? Most companies require a minimum 100 amp circuit breaker panel.
 - Heating- What heats the house and when replaced? Gas or electric furnace, baseboard, heat pump and geothermal are common examples.

Any claims in the past 3 years? If so, need date of claim and description

Additional Considerations

- Pool or pond? Pools must be secured via a locking fence or other means of controlled access.
- Wood burning stove or other supplemental heating device? Major cause of home fires- needs to be installed correctly and have regular cleaning schedule.
- Do you own any animals? Have any ever bitten someone?
- Any farm exposure, such as having farm animals or farm buildings?



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BONUS HOUSE HUNTING CHECKLIST- take with you when looking at homes. Copy as necessary.	Property Address:	Property Address:
Year Built		
Square Footage		
How many stories?		
Outside construction- brick, siding, log, etc.		
Foundation- Basement, Crawl or Slab		
If basement, is any part finished? How much? (1/4, 1/2, 3/4?)		
Age of roof or year replaced		
Age of heating and/or cooling system or year replaced		
Age of electrical system or year replaced. Fuse box or circuit breaker panel? Size of panel (100 amp, 200 amp?)		
Age of plumbing or year replaced. Is the plumbing plastic, copper or galvanized? Or something else?		
Any supplemental heating sources such as a fireplace, wood burning stove or pellet stove? When was it last cleaned/inspected?		
Aboveground or inground pool? How is access restricted?		
Prior insurance claims? If so, what happened and has it been repaired?		

Additional information/special features to note: