



Homeowners insurance quote comparison worksheet

Compare coverage line by line, not just the premium. The cheapest quote is only the best value if the coverage matches.

Your name _____ Property address _____ Date _____

What to compare	Quote 1	Quote 2	Quote 3
Insurance company			
Agent / contact			
COVERAGE LIMITS			
Dwelling — Coverage A			
Other structures — B			
Personal property — C			
Loss of use — D			
Personal liability — E			
Medical payments — F			
DEDUCTIBLES			
AOP deductible			
Hurricane deductible			
HOW CLAIMS ARE PAID			
Dwelling: replacement cost or ACV?			
Personal property: RCV or ACV?			
GAPS AND ADD-ONS			
Flood: separate policy quoted?			
THE COMPANY BEHIND THE QUOTE			
Licensed in my state?			
Financial strength rating			
Total annual premium			

Before you sign

Never cancel your current policy until your new coverage is confirmed in writing. Confirm the effective date, and make sure your lender has proof of insurance.

Notes

