

# Home insurance?

You've got it covered.

Or have you?



Your home is your haven. Your pride and joy. And your most precious asset. As a smart homeowner, you've made sure you have an insurance policy to protect your investment.

But are you sure your coverage is up to date?

If you haven't talked to your broker or agent in a while about your policy, now is the time -- especially if you've made recent improvements to your home or purchased expensive contents.

Every homeowner should insure his or her house according to what it would cost to rebuild it if it were destroyed. This is called the replacement cost, and it is different from the market value of your home, and even your tax assessment value.

Contact your insurance professional to check if your coverage is up to date. We want to make sure you're protected.

# How well do you know your home?

## Home insurance checklist

Getting proper coverage is all in the details. Filling out the checklist below will help your insurance professional calculate the proper amount of insurance for your home.

1. Year built \_\_\_\_\_
2. Total square footage (finished/living area, not including basement) \_\_\_\_\_
3. Use (e.g., single or multi-family) \_\_\_\_\_
4. Style (e.g., bungalow or split-level) \_\_\_\_\_
5. Number of stories (1, 1.5, 2, etc.) \_\_\_\_\_
6. Foundation type (e.g., concrete slab) \_\_\_\_\_
7. Finished basement (including percentage finished) \_\_\_\_\_
8. Exterior wall finish (e.g., vinyl siding, stucco) \_\_\_\_\_
9. Material types for floor coverings (e.g., hardwood), ceilings (e.g., drywall) and wall surfaces (e.g., wallpaper)  
\_\_\_\_\_  
\_\_\_\_\_
10. Number of kitchens and quality of finishes (e.g., granite countertop) \_\_\_\_\_
11. Roof material types (e.g., asphalt shingles) \_\_\_\_\_
12. Number of bathrooms \_\_\_\_\_
13. Garage or carport and size (1 car, 2 car, etc.) or other attached structures (eg., breezeway)  
\_\_\_\_\_
14. Average interior wall height \_\_\_\_\_
15. Unique access (e.g., island, remote, northern location)  
\_\_\_\_\_
16. Other features of your home that you would like to discuss:  
\_\_\_\_\_  
\_\_\_\_\_

Need help? Talk to your insurance professional, or visit [ibc.ca](http://ibc.ca) for more information.