



Year/Age of Roof: _____

Address:

Roof Material:
Asphalt Shingle
Metal
Other: _____

Chimney Material:
Metal
Masonry
None
Other: _____

Square Footage of Home:
_____ sq. ft.

Style of Home:
Bungalow
2-Storey
Bi-Level
Other: _____

Year built: _____

Exterior Finish:
Stucco
Vinyl
Masonry
Other: _____

Wood Stove?: Y N

High-End/Custom Finishing?: Y N

Deck Size:
_____ sq. ft.

Porch Size:
_____ sq. ft.
Enclosed? Y/N

Garage: Y N
Attached/ Detached
1-Car
2-Car
Other: _____

Plumbing Material:
Copper
PVC
Iron
Other: _____

Plumbing Year/Age: _____

of Bathrooms:
Full: _____
Half: _____

Hot Water Tank Age: _____

Electrical Service:
60 Amp
100 Amp
200 Amp
Other: _____

Electrical Material:
Copper
Aluminum
Knob & Tube

Electrical Service Type:
Breakers
Fuses

Electrical Year/Age: _____

Heating Type:
Natural Gas Furnace
Electric Furnace
Electric Baseboard
Other: _____

Furnace Age: _____

Size of Basement:
_____ sq. ft.

Pool: Y N
_____ sq. ft.
In-Ground
Above Ground

Sump Pump: Y N

Finished Basement:
_____ %

Backwater Valve:
Y N

Why is this Information Important?

We want to provide you with the correct and proper insurance coverage. Everybody has unique wants and needs, every house has its own characteristics, and every insurance provider has different nuances within its products. We need to know as much as possible to ensure you have the best coverage and protection possible, it's that simple.

Address: This one is straight forward; we need to know which house we are insuring. What you may not know is that the location of your home affects your premium. Insurance providers use postal codes when determining premium and rates by postal code are different for each company.

Structure: The size, style, exterior finish, and age of the home help us identify a number of things:

1. The size, style, and finishing of your home, in particular, are critical factors to determining rebuilding costs.
2. Different insurance providers prefer different types of homes. When it comes to the age of the home, as some insurance providers are less favorable toward older homes.
3. Knowing these things helps us understand more about your home and the coverage that is most suitable.

Chimney: The chimney does not play a large role in insuring your home, but it is important to be aware of as a homebuyer. Some old masonry or brick chimneys extend from the basement up through the roof of the house. Over time the shifting and settling of ground can cause the chimney to begin to break down which can mean trouble for the home and the homeowner.

Roof: Because of exposure to weather and nature, roofing materials have an estimated lifespan, but do not always last as long as they should. Depending on the age, some insurance providers will refuse to accept the business or use loss restrictions.

The age of your roof can be difficult to determine, so here are some tips: by looking at the condition you should be able to determine how many years, under typical conditions, the roof should withstand. For example, curling, lifting, or missing shingles would be a good indicator that the roof is nearing the end of its lifespan.

Additional Features: Knowing whether you have a garage, deck, porch, or high-end or custom finishing helps us to determine the potential rebuilding cost of your home so that we can ensure you have the coverage you need.

Wood Stove: It is of great importance that you let us know if there is a wood stove in the home. This will allow us to ask all of the important questions and complete all of the necessary paperwork required to insure a wood stove. It also helps us find an appropriate insurance provider as surcharges are required for wood stoves.

Plumbing: The age and material of your plumbing are important to know as some materials are considered outdated and are more likely to be unsafe or lead to loss. Therefore, they are difficult or impossible to insure (ex: cast or galvanized plumbing).

Electrical: Some electrical materials, service amps, and service panels are difficult to insure due to concerns for safety. Depending on the details of the electrical, some insurance companies will not accept the risk or require an inspection before acceptance. For instance, a house with knob and tube wiring cannot be insured with most standard insurance providers.

Heating: The type of heating allows us to consider the cost of replacement and potential severity of a loss. With some insurance providers a new or certain type furnace equals a better rate on your insurance.

Basement: As part of the structure of your house, the basement adds to the rebuilding cost of your home, particularly if finished. If you have a basement, you should find out if there is a sump pump or backwater valve (or both) which help prevent sewer backup. These features allow for discounts with some insurance providers as they help prevent losses.

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