

Homeowners quote comparison

1. Match the information and coverage

Use identical home details and requested dates. Record all amounts in US dollars and label the term. Ask for the rebuilding estimate inputs and relevant policy forms. Write ASK for missing information.

Date / household or vehicle nickname: _____

Comparison field	Offer A	Offer B	Offer C
Insurer / agent / quote reference			
Quote date / effective dates / term			
Home details and occupancy match?			
Dwelling limit / rebuilding basis			
Other structures limit			
Contents limit / settlement basis			
Roof settlement / age restrictions			
Loss of use: amount / duration			
Liability / medical payments limits			
All-peril deductible (\$)			
Storm deductible: % and base (\$)			
Storm deductible in dollars (\$)			

For a percentage deductible, write the contract-defined base before calculating: rate / 100 x base. Hypothetical example: 2 / 100 x \$400,000 = \$8,000. Different settlement terms need a separate comparison.

Keep completed records private. Attach quote documents; use the article for explanations and primary-source links.

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2. Compare costs and close the open questions

Carry the same Offer A, B and C references onto this page. Compare the same term and coverage. Mark differences explicitly; record written answers and the document date.

Comparison field	Offer A	Offer B	Offer C
Premium for stated term (\$)			
Fees / full payment schedule (\$)			
Total cost for stated term (\$)			
Exclusions / forms / endorsements			
Flood / backup / earthquake terms			
Special limits / scheduled property			
Inspection or other conditions			
Discount requirements / bundle effect			
Unanswered question / document needed			
Written confirmation / date			

Before selecting: resolve missing terms; verify insurer/agent with your state; confirm the start date, conditions and lender details; obtain evidence of replacement coverage before canceling an existing policy.

Decision / unresolved items / next review trigger: