



## FIRST-TIME HOMEOWNERS INSURANCE GUIDE

Confirming your new home is insurable is an important step to do before you remove subjects and go forward with your new home. Many first-time homebuyers don't know where to start or what they need when setting up insurance the first time.

When you go into an insurance office here are some things you can expect to be asked:

- **YEAR HOUSE BUILT**
- **ROOF**
  - **Age and material**
- **ELECTRICAL**
  - **Amps and wiring type**
- **PLUMBING**
  - **Type of pipes**
- **HOT WATER TANK**
  - **Type and age**
- **HEATING**
  - **Type and age**
- **USE OF BUILDINGS AND PROPERTY**
  - **Primary residence, seasonal, rental etc.**
  - **Any portion of any building or the land is to be used for any business, farming other income producing venture.**
- **STRATA INFORMATION (if applicable)**
- **INFORMATION ON YOU!**
  - **Previous insurance history and claims**
  - **Occupation**

*There are "Special Risk" programs which are designed to meet the needs of those homes that do not qualify for a standard package and more time is required to place coverage.*

### FOR MORE INFORMATION, PLEASE CONTACT:

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