

How's **Your** Insurance IQ? **Take Our QUIZ & SEE.**



In the event of a loss, your **Condominium Policy** is the first item you will read. Take our quiz to make sure **you have covered your most prized possessions.**

I understand the following:

- | | Yes | No |
|---|--------------------------|--------------------------|
| I have checked my policy to make sure that I have replacement cost coverage for my contents. | <input type="checkbox"/> | <input type="checkbox"/> |
| I should take an inventory of my personal property and save all major receipts. Photos or videos to document these possessions in the event of a loss are also beneficial. | <input type="checkbox"/> | <input type="checkbox"/> |
| My precious items (such as jewelry, furs, silver, china, fine arts, guns, etc) should be appraised and specifically listed as valuable items as my basic homeowners policy only provides minimal coverage for these items. | <input type="checkbox"/> | <input type="checkbox"/> |
| A standard homeowners policy provides a minimum of \$100,000 liability coverage. I have considered upgrading to \$500,000 in coverage, and should consider an umbrella liability policy of at least \$1,000,000 (an umbrella provides additional coverage in excess of the limits on your homeowners, auto, and watercraft policies). | <input type="checkbox"/> | <input type="checkbox"/> |
| My policy does not provide flood coverage. I should consider contacting BPH for a quote for the flood policy. | <input type="checkbox"/> | <input type="checkbox"/> |
| I must check my policy to see if there is a separate deductible for wind and hail damage. | <input type="checkbox"/> | <input type="checkbox"/> |
| If I have updated or improved any part of my unit, then it must be insured as part of the dwelling. And, if my condo documents define what portion of the structure "inside" the unit that I need to insure as a dwelling, I've provided the BPH staff with the applicable section of my condominium trust document so that I am properly insured. | <input type="checkbox"/> | <input type="checkbox"/> |
| As a unit owner, I am responsible for my proportionate share of a loss to the master policy (either property or liability) where the master policy proves to be deficient. Loss Assessment Coverage for \$1,000 is included in my policy. I can increase this limit but regardless of whether or not I increase this coverage, I will only be reimbursed for \$1,000 toward the master's policy deductible. | <input type="checkbox"/> | <input type="checkbox"/> |
| My policy does not provide coverage for my home-based business and I should inquire about possible coverage for my home office. | <input type="checkbox"/> | <input type="checkbox"/> |
| I operate a daycare business in my home and have recently discussed it with BPH. I need a separate commercial policy for the daycare. | <input type="checkbox"/> | <input type="checkbox"/> |
| Earthquake coverage is excluded from my homeowners policy, and I might consider adding coverage. | <input type="checkbox"/> | <input type="checkbox"/> |
| Limited identity theft coverage is available should I want to add it to my homeowners policy. | <input type="checkbox"/> | <input type="checkbox"/> |
| My policy does not provide Workers Compensation for any domestic employees I employ. | <input type="checkbox"/> | <input type="checkbox"/> |
| My boat is insured under a separate boat policy. I am aware that I need to discuss boat liability with BPH. | <input type="checkbox"/> | <input type="checkbox"/> |
| Limited mold coverage is provided by this Condo policy and higher limits can be purchased. | <input type="checkbox"/> | <input type="checkbox"/> |
| I need to make a decision about including extra coverage for back-up of sewer and drain. | <input type="checkbox"/> | <input type="checkbox"/> |
| I should notify BPH if I have transferred ownership of my condominium to a trust so that BPH will put the name of the trust on the policy as an additional insured. | <input type="checkbox"/> | <input type="checkbox"/> |
| I live in the insured property. It is not vacant. I have not moved while it is being remodeled nor have I rented it to others. | <input type="checkbox"/> | <input type="checkbox"/> |

If you checked no to any question and would like to review your policy with us, please complete this form and return in the enclosed envelope or call us at 617-472-3000. Your reimbursement at the time of a loss is our primary concern.



Name _____ Phone _____ Date _____

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