

Home Insurance Application

FOR RESIDENTS OF ALBERTA, BRITISH COLUMBIA, AND ONTARIO ONLY

* Indicates required field.

1. General Information

Applicant 1

Name *
First, Middle, Last _____

Birthdate *
(mm/dd/yyyy) _____ Email * _____ Phone Number *
(123) 456-7890 _____

Current Address * _____ Are you currently insured? *

Applicant 2 (Optional)

Name
First, Middle, Last _____

Birthdate
(mm/dd/yyyy) _____ Email _____ Phone Number
(123) 456-7890 _____

Insurance related Information

Type of property insurance needed	<input type="text"/>	In order for insurers to make their best offer, do you authorize them to <i>obtain your credit information</i> ⁽¹⁾ from credit agencies?	<input type="text"/>
Amount of Insurance Required (For Condo & Tenant)	<input type="text"/>	Amount of Insurance Required (For Home) <small>Rebuilding cost: \$200 / sq-ft</small>	<input type="text"/>
Number of years with residential insurance	<input type="text"/>	Number of <i>claims</i> ⁽²⁾ in the past 10 years	<input type="text"/>
Number of <i>mortgages</i> ⁽³⁾	<input type="text"/>	Do you run a home-based business?	<input type="text"/>
What date do you need the coverage to begin? <small>(mm/dd/yyyy)</small>	<input type="text"/>		<small>If yes, what's your occupation?</small>

2. Dwelling Information

Building Details

Location Address *	_____	Postal Code *	_____
Year built	_____	Square Footage <small>Excluding basement</small>	_____
# of Bathrooms	<input type="text"/>	# of Kitchens	<input type="text"/>
Age of Hotwater Tank	<input type="text"/>	Type of Roof	<input type="text"/>
Electrical Wiring Type	<input type="text"/>	Plumbing Type	<input type="text"/>
		Primary Heating Source	<input type="text"/>

Firehall Protection

Distance to the fire hydrant	<input type="text"/>	Distance to firehall	<input type="text"/>
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3. Coverage Options

Discount Eligible Items

Alarm System^(5 & 6) Interior Sprinklers System Tankless Hotwater

Additional Coverages

Deductible Amount⁽⁹⁾ Sewer Back up⁽¹⁰⁾ Earthquake⁽¹¹⁾

Claims Protection Identity Theft

4. Next Steps

Preferred time of contact Payment Preference

Questions or comments
about insurance

Footnotes

1. Credit Scoring: Some Insurance Companies use credit scoring to offer further discounts. Your approval is required before a soft credit check is done to determine a discount level. The credit check is for rating purposes only and offers no other use by the insurer or broker. Your credit information will not be retained for later use or any other purpose. **2. Claim:** A claim can be defined as when a policy holder files for reimbursement from their insurance company for damaged or destroyed property and/or lost personal belongings. The number and date of the claim(s) may affect the estimated premium. Some insures will consider a claim made but withdrawn as a claim and it could impact your insurance premiums and discount levels. **3. Mortgages:** Financial loan companies share an insurable interest in their mortgaged properties and most require that the property hold specific coverages. Also, some insurance companies offer discounts for un-mortgaged dwellings. **4. Amount of Coverage:** Enter the current replacement cost of the dwelling's contents in Canadian dollars. This includes your personal property such as appliances, furniture, clothing, etc. Note that this is not what the items are currently worth; it is the cost to replace them with new items. **5. Burglar alarm & 6. Fire alarm:** A "Local" alarm can be considered any stand-alone alarm system not connected to an additional co-ordination centre, where the alarm only alerts occupants of the dwelling in question. The "Monitored" option is an integrated alarm system connected to a central agency who can inform the authorities when trouble arises. Choosing either option may result in a discount being applied to the estimate and consequently lower the premium. **7. Coverage Form:** "Comprehensive" means your building and contents are covered against loss or damage from all perils except those specifically excluded from your policy. This form gives the most coverage. "Broad" means your building is covered against loss or damage from all perils except those specifically excluded from your policy. Contents coverage is limited to perils listed in the policy. This form gives less coverage and is generally less expensive than the Comprehensive form.

8 Liability: Provides protection for you and your family member's actions either on your property or away from your residence. It will protect you from damages caused by negligence to others entering your property. Choosing a higher liability amount will slightly increase premium. **9. Deductible:** Your deductible is the amount you agree to pay toward a claim before the insurance company will reimburse for any losses. Choosing a higher deductible will lower the premium and mitigate small claims from being initiated. **10. Water Damage:** Most residential insurance policies limit or restrict coverage in the event your residence has sustained damage resulting from the backing up of water from sewers, septic tanks, eaves troughs and downspouts. A policy holder should speak with an insurance professional to discuss coverage limits or exclusions. **11. Earthquake:** All residential insurance policies do not provide earthquake coverage as part of the basic policy, however it can be purchased. Policy holders may wish to purchase this earthquake coverage to provide protection from earthquake damage. It is recommended that you speak with your insurance professional to discuss coverage options, limits, and exclusions. **12. IQ Insurance Services:** As a licensed insurance broker, IQ Insurance facilitates the placement of insurance to the best of its abilities based on the information provided by the customer and validated with rating and evaluation tools to the best of its ability. IQ Insurance has contracted various insurers to provide rates, coverages, and applications that may change based on underwriting, client insurance history, and other tools that validate client information. **13. This application is non-binding and does not constitute or confirm coverage for your location or that a policy is in force. This is an application only and requires an IQ Insurance representative to contact you, review your insurance need, and place coverage authorized by you and the insurance company. iQ Insurance is licensed in the province of Alberta, British Columbia, and Ontario to conduct general insurance transaction.**

5. Authorization

Privacy and Consent to Disclose Personal Information to a Third Party

Applicant 1

- By this consent, I, _____, hereby confirm that I have read and understand the items set out above, and that I agree to disclose my Contact Information to iQ so that iQ may contact me to provide me with information about its insurance products and services.
- I, _____, hereby expressly consent to being contacted by email by iQ for to provide me with information about its insurance products and services.

DATE _____
(MM/DD/YYYY)

Applicant 2

- By this consent, I, _____, hereby confirm that I have read and understand the items set out above, and that I agree to disclose my Contact Information to iQ so that iQ may contact me to provide me with information about its insurance products and services.
- I, _____, hereby expressly consent to being contacted by email by iQ for to provide me with information about its insurance products and services.

DATE _____
(MM/DD/YYYY)

