

Shopping for Homeowners Insurance Company/Policy Comparison Worksheet

Use this worksheet to help you gather information about insurance companies and their policies. If you are a Texas resident, call the Texas Department of Insurance (TDI) Consumer Help Line (1-800-252-3439) to learn a company's financial rating from an independent rating organization. Call the Consumer Help Line or use the Company Lookup feature on the TDI website (www.tdi.state.tx.us) to learn a company's complaint index and to verify that the company is licensed in Texas. If you are not a Texas resident, call the department of insurance in your state for assistance.

	COMPANY NAME →		
Telephone number			
Financial rating			
Consumer complaint index			
Company licensed (Yes/No)			
Type of policy (HO-A, HO-A amended, HO-B, etc.)			
Replacement cost or actual cash value			
Deductible			
Discounts offered			
Annual premium			
COVERAGE COMPARISON <i>(Coverages vary by policy. Make sure you get the coverages you need!)</i>			
POLICY COVERS DAMAGE FROM (Yes/No) ...	Fire and lightning		
	Windstorm and hail		
	Explosion		
	Smoke		
	Sudden and accidental leaking from plumbing, heating, air conditioning		
	Rain through damaged roof, windows, doors		
	Backup of sewers, drains		
	Freezing of plumbing or heating system		
	Mold and/or mold remediation		
	Falling objects, including trees		
	Weight of ice, sleet, snow		
	Vehicles		
	Animals		
	Construction defects		
Vandalism, malicious mischief			
OTHER	Damage to foundation or slab		
	Collapse of building		
	Glass breakage-dwelling		

Homeowners policies typically do not cover damage from floods. The National Flood Insurance Program provides flood insurance in many areas. For more information or to find an agent near you, visit www.floodsmart.gov.

If you live in one of the 14 counties along the Texas coast or certain parts of Harris County, your policy may exclude windstorm coverage. You will need to purchase this coverage separately from the Texas Windstorm Insurance Association. Visit www.twia.org.

Help us prevent insurance fraud. To report fraud, call the TDI toll-free Fraud Hot Line – 1-888-327-8818.