



Insurance Institute
of Michigan

Shopping For Insurance

Home Premium Comparison Form

Use this chart to compare the cost of each coverage for the quotes you receive. Review your current policy to make sure you are comparing rates for the identical coverages. Finally, ask about discounts provided by the insurance company.

	Current Premium	Company #1	Company #2	Company #3
HO-2 Policy	_____	_____	_____	_____
HO-3 Policy	_____	_____	_____	_____
Dwelling	_____	_____	_____	_____
Personal Property	_____	_____	_____	_____
Liability	_____	_____	_____	_____
Additional Living Expense	_____	_____	_____	_____
_____ Deductible				
Optional Coverages:				
Guaranteed Replacement Cost (%)	_____	_____	_____	_____
Replacement On Contents	_____	_____	_____	_____
Debris Removal	_____	_____	_____	_____
Sewer and Drain Backup	_____	_____	_____	_____
Scheduled Personal Property	_____	_____	_____	_____
Tree Removal	_____	_____	_____	_____
Building Codes	_____	_____	_____	_____
Identity Theft	_____	_____	_____	_____
Other	_____	_____	_____	_____
Discounts (These vary by company. It is important to ask what discounts are available)				
Senior Citizens	_____	_____	_____	_____
Smoke Detectors	_____	_____	_____	_____
Deadbolt Locks	_____	_____	_____	_____
Fire Extinguisher	_____	_____	_____	_____
New Home	_____	_____	_____	_____
Multi Policy	_____	_____	_____	_____
Credit Discount	_____	_____	_____	_____
Other	_____	_____	_____	_____
Total Premium				