

Your Home Quote Checklist

What to have in hand, and simple ways to lower your rate

Have these ready

Gather what you can. Shannon can help track down the rest.

- ☐ **Current declarations page** for your home (and auto, boat or golf cart if you want to bundle).
- ☐ **Property address** plus year built and approximate square footage.
- ☐ **Roof details** age, material and the year it was last replaced.
- ☐ **Wind mitigation inspection** (Florida form OIR-B1-1802), if you have one.
- ☐ **4-point inspection** often required by carriers for older homes.
- ☐ **Elevation certificate** for flood quotes, if the home has one.
- ☐ **System updates** years the electrical, plumbing and HVAC were updated.
- ☐ **Claims history** any losses in the past five years.
- ☐ **How the home is used** primary, second home, or rented to visitors.
- ☐ **Mortgage company and closing date** if you are buying.

Ways to lower your rate

Every carrier is different. Ask Shannon which of these apply to you.

- **Get a wind mitigation inspection.** Florida carriers offer credits for wind-resistant roof and opening features.
- **Protect your openings.** Impact windows, doors and hurricane shutters can earn discounts.
- **Keep your roof current.** A newer roof can open up more carriers and better pricing.
- **Choose your hurricane deductible wisely.** A higher deductible lowers premium, so pick one you could actually pay.
- **Bundle your policies.** Home, auto, boat and golf cart with one agency can mean savings.
- **Add protective devices.** Monitored alarms, water-leak sensors and fire protection may qualify.
- **Shop multiple carriers.** As an independent agency, Daffin compares options for you.

READY FOR YOUR QUOTE?

Send it all to Shannon Purple

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