



# Property Insurance Litmus Test

Circle the coverage your policy has then place the corresponding number on the line at the end of the row. Add them up at the end and see how your policy stacks up.

<b>1. Policy Type</b>	DP-1 or HO-1 (Basic) 2	DP-2 or HO-2 (Broad) 4	DP-3 or HO-3 (Special) 6	_____
<b>2. Dwelling Replacement Type</b>	ACV 2	Functional 4	Replacement 6	_____
<b>3. Dwelling Extended Replacement Cost</b>	No 2	Yes 4	Guaranteed 6	_____
<b>4. Personal Property Policy Type</b>	Basic 2	Broad 4	Special 6	_____
<b>5. Personal Property Replacement Type</b>	ACV 2	Replacement 4		_____
<b>6. Liability (in thousands)</b>	\$100k-\$250k 2	300k+ 4	Umbrella 6	_____
<b>7. Medical Payments</b>	\$0-\$1000 2	\$2000-\$7500 4	\$7500+ 6	_____
<b>Total</b>				_____

## Total Points

<b>14-20</b>	You've got coverage, but barely. Policies in this range represent the lowest coverage available for your property. You may have been awed by the price, but the fact is there are many ways your policy could leave you high and dry when you need it most.
<b>22-32</b>	This is where most policies fall. You have some perks and you've made some sacrifices. These policies balance solid coverage with a premium that's easier to stomach.
<b>34-40</b>	You've done well friend. Your policy has the bells and whistles that will be well worth it if and when something happens.

If you have questions or you're disturbed by the results call Shine Insurance at 812-679-8779