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## CONSUMER INSURANCE SELECTION GUIDE.

**Empowering you to ask the right qualifying questions when it comes time to select the RIGHT company and policy for your insurance.**

1. Am I free to pick the best company that I like to fix my disaster or do I have to use the insurance companies "preferred vendor".?
2. Are there a secret "internal guidelines" that trump the policy that I thought properly covered me?
3. Does your policy cover mold? Is there a limit? What is that limit?
4. Does your policy cover pollutants such as lead paint and asbestos?
5. Does your policy cover all code upgrades required by my building inspector?
6. Does your insurance company solicit kickbacks or fees from "preferred vendors" directly or through third party administrators (TPA).?
7. Does the insurance company ever dispatch a "preferred vendor" without your request?
8. Is my basement fully protected against water or sewage backup damage?
9. Do I get prime and 2 coats of paint over new drywall?
10. Will my home be put back together the way it was or with "functional equivalents"?
11. Do I get final cleaning after a disaster?
- 12 What is not covered in my policy...get it in writing.
13. Does the agent make more money if the claim is denied or reduced. Is the agent paid a bonus if the loss ratio is low for the year?

