

CLAIM NUMBER: 0000000000  
DATE OF LOSS: 10/9/2017  
INSURED LOCATION: xyz Rd.  
NAMED INSURED: John & Jane Doe

### **SAMPLE INSURANCE COMPANY UNDER-INSURANCE QUESTIONNAIRE**

1. When did you purchase the property located at xyz Rd. Santa Rosa, CA, California (hereafter referred to as the "property")?
2. Are you the original owner of this property?
3. What was your original purchase price of the property?
4. What structures were on this property at the time of your purchase?
5. If you built the home on this property, who was the General Contractor? What was the full construction cost of your home?
6. You have made an inquiry regarding your policy limits. What specific concerns do you have regarding your policy limits?
7. Do you believe your concerns are the responsibility of our agent, \_\_\_\_\_, or any member of his staff? If so please be specific in your explanation?
8. Do you believe you have any personal responsibility in establishing the limits of coverage for your property? Why or why not? Please be specific in your response.
9. Has Sincere Insurance insured this property since you purchased it?
10. Have you had any other insurance coverage (from any other insurance carrier) provide coverage on this property since your purchase? If you have had other insurance coverage what other insurance company(ies) insured this property?
11. If you have had other homeowners or rental dwelling insurance on this property, for what policy period was the home provided coverage and what were the limits to replace the dwelling?
12. Did you meet with a Sincere Insurance agent, or any member of his/her staff, in person to purchase this Homeowners policy? Please be specific and identify the specific person(s) with which you met to complete the Homeowners application.
13. If you did not complete your application for Homeowners insurance, who filled out the application for you?
14. Regarding this property, at the time the application for coverage was completed; did you provide all the information to the Sincere Insurance agent, or any member of his/her staff? If another individual provided information regarding the property during the application process, who assisted you?
15. To your knowledge, did our agent, or any member of his staff, ever inspect your property? If so, how often and when was the last time?

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16. How were the specific limits established for this Homeowners policy?
17. Did you know what those limits were before your fire loss on 10/9/2017?
18. When you first sought insurance from Sincere Insurance, did you complete an application for homeowners or rental dwelling insurance? How was that original application taken, over the phone or in person? If in person, where did you meet the Sincere Insurance agent or any member of his/her staff?
19. Did you ever describe the construction of this dwelling to any Sincere Insurance agent or any member of his/her staff?
20. Please provide the following basic information regarding the loss location:
  - a) What was the living area square footage for the main dwelling? Is this the same square footage of living space your home has been assessed by the County of Sonoma?
  - b) How many stories (different floors)?
  - c) If two stories or more, what is the square footage of each floor?
  - d) How many bedrooms and bathrooms? Did any bathroom immediately adjoin a bedroom?
  - e) Was there a separate living room? A dining room? A great room? A family room? A den? A home office? An interior laundry room? An exercise room?
  - f) Was there a fireplace? A wood burning stove? How many of each and in which rooms were they located?
  - g) Was there brick, stone, wood siding or stucco on the exterior walls?
  - h) Was there any hardwood, slate or marble interior floors? In which rooms?
  - i) Was there any stained wood cabinetry or trim work in any interior rooms?
  - j) Were there custom cabinets in any interior rooms? Where?
  - k) Did you have a pool or spa?
  - l) Were there any marble, tile or granite countertops in the bathrooms and/or kitchen? Which rooms?
  - m) Have you remodeled the kitchen or any bathroom since your purchase of the property?
  - n) If you had remodeled, who was the contractor, what was the total cost of the remodeling projects, and when were they completed? Please be specific.
  - o) Was there a sunroom or sun porch?
  - p) Did you have a garage? Detached or attached to the structure? How many cars would it hold?
  - q) Were there any concrete or wood decks and/or patio covers? Where were they located and what was their approximate size?
  - r) Did you have custom landscaping?
  - s) Describe your roofing material, i.e. metal, wood or composition?
  - t) Did you have any other special features you believe were unique or special to your home?
21. Did your original Sincere Insurance agent, or any member of his/her staff, ever ask you about any special features of this property?

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22. Did you ever provide photographs of your property to your Sincere Insurance agent? If so, please describe the photographs to the best of your recollection.
23. Have you ever made any additions, remodels, or major repairs to your property? If so, when and what did you do? What were the costs of these additions, remodels or major repairs? Who did the remodeling? Was there a permit pulled for any addition or remodeling project with either a city or county agency?
24. If you made any additions, remodels, or major repairs to your property did you ever advise your Sincere Insurance agent, or any member of his staff of those changes?
25. If so, were your policy limits increased? If not, why not? If so, how was the new limit calculated?
26. After your original purchase of this Homeowners policy, you received in the mail a copy of your policy and the Declarations page which explained the specific limits established for your policy. Did you read your Homeowners policy? Did you read your Declarations page and note the specific limits for your property? Did you believe those limits were appropriate?
27. Every year since you have had this Homeowners policy, you have received a Renewal Certificate in the mail showing each specific limit for this policy. Did you read these Renewal Certificates and note the specific limits for your property?
28. Did you think the limits established for your home and contents were adequate? If not, what did you do?
29. Did you think these limits were enough to replace the home and personal property if there were a total loss? If not, did you tell your Sincere Insurance agent or any member of his staff? If you did, did your Sincere Insurance agent increase your limits?
30. Have you ever had a policy review with your Sincere Insurance agent or any member of his staff? If so, how often? When was the most recent policy review? Did you discuss the policy limits for this property at any time during these policy reviews? Did your Sincere Insurance agent, or any member of his staff, ever suggest raising the policy limits for either the home or your personal property? Did you ever request the limits to be increased for either the home or your personal property?
31. Other than the policy reviews, did you ever discuss your coverage limits with your Sincere Insurance agent, or any member of his staff, at any other time? If so, when? What was discussed? What prompted the discussion? Were there any changes to the policy made based on that discussion?
32. Did you ever think your policy limits were not enough, but not talk to your Sincere Insurance agent about increasing those limits? If you believed your limits were low, why did you not speak to your Sincere Insurance agent?
33. Were you ever concerned that if you raised the policy limits, your premiums would be too high?

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34. Have you obtained an appraisal of your property during the last three (3) years? If so, when was the appraisal completed and what was the appraised value of your home? If one exists, please provide us a copy of this appraisal.

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PRINT NAME

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SIGNATURE

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DATE