



HOME EVALUATION

Description of Property Requiring Insurance Coverage

APPLICANT

NAME: _____ ADDRESS: _____

CITY: _____ PROVINCE: _____ POSTAL CODE: _____ DATE OF BIRTH: _____

Home evaluation is for the above address: YES NO POLICY NO: _____

If no, please provide address of property to be evaluated: _____

Please indicate your current phone numbers and e-mail where you can be reached during business hours.

HOME PHONE: _____ WORK PHONE: _____

CELL PHONE: _____ E-MAIL: _____



Please provide current photos of your dwelling (exterior front & back).

HOUSE (PROPERTY) DESCRIPTION

1. a) Number of families in your home? _____

b) Do you have a separate self contained suite in your home that has a separate entrance and separate heating system? YES NO

2. What year was your home built? _____

3. Style of home (detached, semi-detached, townhouse)? _____

4. Structure type (1 storey, 1-1/2 storey, split-level, bi-level, 2 storey etc..) (excluding basement) (see page 5 for definitions of structure types)? _____

5. Please indicate what percentage of your foundation falls under the following categories:
Basement _____% Crawlspace _____% Slab _____% Other (note details) _____
(A level is considered a basement if any part of it is 5' below ground.)

6. a) Square footage of the total living area (excluding basement)? _____

b) Square footage of main level? _____

c) Square footage of second level? _____

d) Square footage of third level? _____

7. Square footage of basement? _____

8. Percentage of basement that is finished? _____

9. Is the basement finished with the same quality finishings as the rest of the house? YES NO

10. Is there direct walk-out from the basement (i.e. level with ground)? YES NO

11. a) If split-level - total number of levels with living space? _____

b) What is under the 1st story section (garage, slab, crawl space)? _____

c) What is under the 2nd story section (garage, slab, crawl space)? _____

12. Outside dimensions of home, not the lot, (i.e. 30ft x 40ft)? _____

BUILDING SYSTEMS

Please Note: All Sections Must Be Completed in Full.



ELECTRICAL

Year last updated: _____ Explain: _____

Amp Service: 200 Amp 100 Amp 60 Amp Electrical Panel: Fuses Circuit Breakers

Wiring: % Copper _____ % Knob & Tube _____ % Aluminum _____

PLUMBING

Year last updated: _____ Explain: _____

% Copper _____ % Galvanized Steel _____ % Cast Iron _____ % ABS/PEX _____

% Poly B _____ % Other _____ Age of hot water tank: _____

Do you have any backwater valves or water sensors? YES NO How many? _____ Do you have a sump pump? YES NO

HEATING

Year last updated: _____ Explain: _____ How often serviced? _____

Primary type of heating: Gas Oil Electric Hot Water Forced Air Other _____

If oil heat, age of tank: _____ Location of tank: Inside Outside Other

Is there a decommissioned oil tank on the property? YES NO

ROOF

Year last updated: _____ Explain: _____

INTERIOR

KITCHENS (Every dwelling will have at least one builders grade, semi-custom or custom kitchen.)

Please indicate how many:

Custom kitchens _____ Semi-custom kitchens _____ Builders grade kitchens _____

BATHROOMS (Every dwelling will have at least one builders grade, semi-custom or custom bathroom.)

Please indicate how many: (Full bath = 3 or more pieces; Half bath = 2 pieces)

Custom full bath _____ Semi-custom full bath _____ Builders grade full bath _____

Custom half bath _____ Semi-custom half bath _____ Builders grade half bath _____

HVAC # of Furnaces _____

Central air conditioning? YES NO If yes, please indicate:

% of home using heating ducts _____ % of home using separate ducts _____ Has a heat pump? YES NO

FLOOR COVERING

% Hardwood _____ % Carpet _____ % Laminated Wood _____ % Tile _____ % Vinyl _____

% Other (note details) _____

FIREPLACES

Please indicate how many:

Wood-burning - single _____ Wood-burning - double _____ Wood/Pellet-stove - free standing _____

Gas - direct vent fireplace _____ Gas fireplace w/ chimney _____

WALL COVERING

% Wallpaper _____ % Paint _____ % Other (note details) _____

HOME SYSTEMS Please indicate the percentage of the home serviced by:

% Central vacuum system _____ % Central stereo system _____ % Intercom system _____
 % Internal sprinkler system _____
 Does your municipality have a sprinkler by-law applicable to reconstruction? YES NO NOT SURE
 % Central burglar system _____ Monitoring company details _____
 % Central fire alarm system _____ Monitoring company details _____

HOUSE CEILINGS

% Drywall _____ % Plaster _____ % Drywall Textured _____ % Plaster Textured _____

HOUSE WALL PARTITIONS

% Drywall _____ % Plaster _____

EXTERIOR

Please enter the percentages of the materials in your home for each category; the total value must equal 100%

ROOFING MATERIALS

% Asphalt/fiberglass shingles _____ % Other (note details) _____

SPECIAL ITEMS

Skylights (small): YES NO How many? _____ Skylights (large): YES NO How many? _____
(4' x 4' or smaller) (larger than 4' x 4')
 Bay windows: YES NO How many? _____ Greenhouse windows: YES NO How many? _____
 Sunrooms: YES NO How many? _____ Square footage: _____
 Did you include this in the sq. footage of the home on page 1? YES NO

EXTERIOR WALLS

% Clapboard _____ % Wood siding _____ % Wood shakes _____
 % Brick veneer _____ % Stone veneer _____ % Hardiboard _____
 % Vinyl siding _____ % Stucco on frame _____ % Aluminum siding _____
 % Solid stone _____ % Solid brick _____ % Other (note details) _____

GARAGES & CARPORTS

Attached garage: 1 Car 2 Car 3 Car Carport: 1 Car 2 Car 3 Car
 Built-in garage: 1 Car 2 Car 3 Car Detached garage: 1 Car 2 Car 3 Car
 # of rooms above garage: _____ Detached garage w/ finished area: 1 Car 2 Car 3 Car
 Basement garage: 1 Car 2 Car 3 Car Square footage of finished living area above the garage: _____



Attached Garage



Built-in Garage



Basement Garage



Carport

PORCHES, DECKS & BREEZEWAYS

Open porch - sq.ft.: _____ Closed porch - sq.ft.: _____ Deck - sq.ft.: _____
 Open breezeway - sq.ft.: _____ Closed breezeway - sq.ft.: _____ Other - sq.ft. (note details): _____

EXTERIOR EXTRAS

Balcony - sq.ft.: _____

In-Ground Swimming Pool: Indoor Outdoor

Fibreglass/vinyl pool (up to 500 sq.ft.) Concrete pool - medium (up to 650 sq.ft.)

Concrete pool - small (up to 400 sq.ft.) Concrete pool - large (up to 900 sq.ft.)

DETACHED STRUCTURES

Stable - small: YES NO How many? _____ Gazebo/cabana: YES NO How many? _____

Shed - small: YES NO How many? _____ Barn: YES NO How many? _____

MISCELLANEOUS

Hot tub _____ Jacuzzi _____ Jetted tub _____

Sauna _____ Wet bar _____

ADDITIONAL DETAILS

Are there any unique features in your home that we should be aware of? If yes, please explain:

Do you live on a farm or in a rural area? YES NO

If yes, how far are you away from the nearest responding fire hall? _____ km

If yes, are there any farming activities on your property? YES NO

Land leased out Outbuildings for farm use

Do you, a family member or any occupant conduct or operate any business from this residence? YES NO
(e.g. daycare, consulting, desktop publishing, sales, etc.)

If yes, please explain:

Is any part of your home rented out? Do you have any home stay students or boarders (anyone unrelated)? YES NO

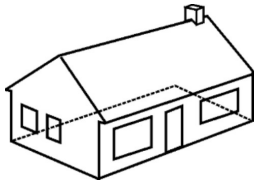
If yes, please explain:

Is there a mortgage or registered line of credit associated with this property? YES NO



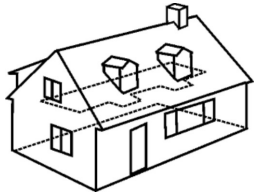
Please provide current photos of your dwelling (exterior front & back).

HOUSE STRUCTURES



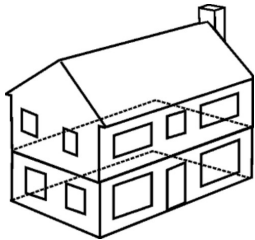
1 Storey

One full floor of living area on one level, with a full height stairway to basement usually at the centre of the house or at the side door entrance.



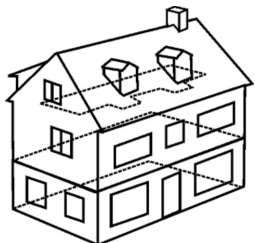
1½ Storey

One full floor of living area with roof slope cutting second floor to about 60% as much living area as first floor.



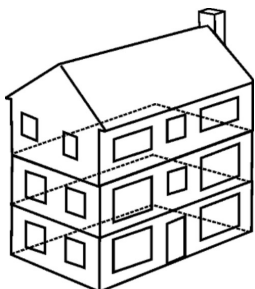
2 Storey

Two full floors of living area both with full ceiling heights.



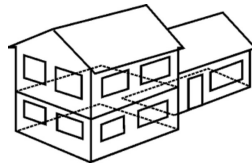
2½ Storey

Two full floors of living area with roof slope cutting the third floor to about 60% as much living area as one full floor.



3 Storey

Three full floors of living area, each floor having full ceiling heights.

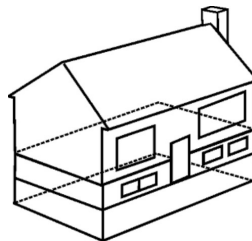


Tri-Level

(Back Split / Side Split)

The Tri-level house consists of three sunken-type floors of living area plus basement (or fourth level) usually under the one storey section. When counting the basement level this home is also known as a four-level split.

Usually the kitchen, dining room and living room are at the entrance level; the family room, den and laundry room at the lower level of living area and bedrooms at the higher level of living area. All floors are connected by short stairways.



Bi-Level

Two full floors of finished living area. The lower level is usually four feet below grade. The entrance foyer is usually half-way between the lower level and it is connected by short stairways, one going to upper level and one to lower level.

Duplex

Two family housing units. Costs for duplex models are for homes with units one above the other, each unit having separate entrance and services. Outside configuration of a Duplex is basically a detached two storey house.

Triplex

Three family housing units one above the other. Each unit has separate entrance, stairways and services. Outside configuration of a Triplex is basically a detached three storey house.

Semi-Detached

One of two dwellings built side-by-side with one common wall. Semi-detached houses can be of any type and number of storeys (i.e. 1 Storey through Bi-Level)

Row Housing / Townhouse End Row

One of three or more dwellings built side-by-side with one common wall.

Inside Row

One of three or more dwellings built side-by-side with two common walls. Townhouses can also be of any type and number of storeys (i.e. 1 Storey through Bi-Level).



PLEASE DON'T FORGET TO INCLUDE THE PHOTOS!