



# HOMEOWNER'S INSURANCE



## HOMEOWNER'S INSURANCE

For most of us, a home is the biggest single purchase of a lifetime. But all too often, homes are underinsured because insurance companies base their insurance coverage on the market value rather than the true replacement value of the home, which may be significantly higher. There may not be adequate coverage on household items also.

Homeowner's insurance – with the right types and amounts of coverage – is essential to managing risk for your financial well-being. Through our network of leading insurance providers, we can help you obtain the coverage to appropriately insure your home, your possessions and yourself.

## WHY CHOOSE TEXELL FINANCIAL?

- ✓ Best Rates
- ✓ Best Service
- ✓ Local, Trusted Agents
- ✓ Independent – Texell Financial represents multiple insurance companies so we will find the best policy for you. We do not have a vested interest in selling you a policy from one company.

As part of an ongoing relationship with you, a Texell Financial Insurance Agent can help make adjustments to your insurance policies as your life circumstances change.

**For more information, talk to your Texell Financial Insurance Agent.  
Call us at 254.774.5181 or toll-free at 855.759.2541.**

254.774.5181 ph 254.774.5107 f • [Texell.org](http://Texell.org)

## Please have this information available.

**Home Features:** Year Built; Square Footage; Number of Stories; Type & Age of Roof; Type of Foundation

**If Home is Over 20 Years Old:** Age of: Plumbing, Electrical Wiring, A/C and Heating; Fireplace - Wood Burning or Gas; No. of: Baths, Bedrooms, Living Areas, Eating Areas

**Exterior Construction:** Percentage of: Brick, Veneer, Rock Veneer, Stucco, Other; Garage - No. of Cars; Garage - Attached or Detached; Garage Construction; Carport; Square Footage of: Patio/Porch, Balcony, Deck; Swimming Pool; Diving Board; Pool Cabana; Fenced Yard

**Air Conditioning and Heating:** Central Air & Heat Type: Gas, Electric, Wall Furnace, Wood Burning Stove

**Flooring:** Percentage of: Wood, Tile, Carpet, Vinyl

**Wall Coverings:** Percentage of: Paint, Wall Paper, Paneling, Tile, Mirror

**Additional Features:** Central Vacuum; Intercom; French Doors; Sliding Glass Doors

**Security:** Monitored Alarm System; No. of: Dead Bolt Locks and Smoke Alarms; Distance to Nearest Fire Hydrant; Inside or Outside City Limits; Distance to Responding Fire Department

**Flood Insurance:** Required or Not

**Losses for Past Five Years:** Date, Type of Loss, Amount Paid