



TUSHAUS WEALTH MANAGEMENT

PROPERTY & CASUALTY CHECKLIST OF COVERAGE

Scottsdale Office
9845 East Bell Road, Suite 120
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PROPERTY & CASUALTY CHECKLIST OF COVERAGE

Policy Type: _____

(Indicate: Homeowner's, Condominium Unit Owner's, Tenant's, Dwelling or Mobile Home Owner's)

Knowing the important details about your property and casualty insurance policy can be critical when it comes time to make a claim. Use the following checklist to better understand your policy's coverages, limitations, deductibles and other key details.

In addition, this document can act as a guide for your loved ones if they need to handle your affairs after your death. The checklist allows you to communicate what items are covered by insurance, which companies your policies are issued through and who to contact in case of loss.

Details about your policies can often be found in statements of coverage or by logging in to your carriers' websites. We encourage you to contact your insurance agent or company with any questions that may arise as you're completing the checklist.

Dwelling Structure Coverage (Place of Residence)

Limit of insurance: \$ _____

Loss settlement basis: _____

(i.e., replacement cost, actual cash value, stated value, etc.)

Deductible: \$ _____

Other Structures Coverage (Detached from Dwelling)

Limit of insurance: \$ _____

Loss settlement basis: _____

(i.e., replacement cost, actual cash value, stated value, etc.)

Deductible: \$ _____

Personal Property Coverage

Limit of insurance: \$ _____

Loss settlement basis: _____

(i.e., replacement cost, actual cash value, stated value, etc.)

Deductible: \$ _____

Personal Property Coverage

Limit of insurance: \$ _____

Loss settlement basis: _____

(i.e., replacement cost, actual cash value, stated value, etc.)

Deductible: \$ _____

PROPERTY CASUALTY CHECKLIST OF COVERAGE (CONTINUED))

The above Limit of Insurance, Deductibles and Loss Settlement Basis apply to the following perils insured against:

(Items below marked Y (Yes) indicate coverage IS included. Those marked N (No) indicate coverage is NOT included.)

	Accidental discharge or overflow of water or steam
	Aircraft
	Any other peril not specifically excluded (dwelling and other structures only)
	Dog attack
	Explosion
	Falling objects
	Fire or lightning
	Flood (including storm surge)
	Freezing
	Hurricane
	Riot or civil commotion
	Sinkhole
	Smoke
	Sudden and accidental damage from power surges
	Theft
	Vehicles
	Water <ul style="list-style-type: none"> • Sewer or drain backup • Sudden and accidental water damage from a plumbing, heating or air conditioning system • Mold remediation • Is there a water exclusion clause in my policy? • What is the day limit from initial damage to claim filed?
	Weight of ice, snow or sleet
	Windstorm or hail (other than hurricane)

Special limits and loss settlement exceptions may apply to certain items. Refer to your policy for details.

PROPERTY CASUALTY CHECKLIST OF COVERAGE (CONTINUED))

The above Limit of Insurance, Deductibles and Loss Settlement Basis apply to the following perils insured against:

(Items below marked Y (Yes) indicate coverage IS included. Those marked N (No) indicate coverage is NOT included.)

DISPLACEMENT / LOSS OF USE COVERAGE			
Coverage	Limit of Insurance	Time Limit	
<i>(Items below marked Y (Yes) indicate coverage IS included. Those marked N (No) indicate coverage is NOT included.)</i>			
	Additional Living Expense		
	Rental Expense		
	Damage of property of others		

PROPERTY - ADDITIONAL / OTHER COVERAGE				
<i>(Items below marked Y (Yes) indicate coverage IS included. Those marked N (No) indicate coverage is NOT included.)</i>		Limit of Insurance	Amount of insurance is an additional amount of coverage or is included within the policy limit.	
			Included	Additional
	Debris removal			
	Reasonable repairs			
	Storage of personal property			
	Collapse			
	Water main / utility breakage			

DISCOUNTS AVAILABLE	
<i>(Multiline, home safety, home upkeep, etc.)</i>	
<i>(Items below marked Y (Yes) indicate coverage IS included. Those marked N (No) indicate coverage is NOT included.)</i>	Dollar (\$) Amount of Discount

Personal Liability Coverage

Limit of insurance: \$ _____ Are punitive damages covered? _____

Medical Payments to Others Coverage

Limit of insurance: \$ _____

PROPERTY CASUALTY CHECKLIST OF COVERAGE (CONTINUED))

The above Limit of Insurance, Deductibles and Loss Settlement Basis apply to the following perils insured against:

(Items below marked Y (Yes) indicate coverage IS included. Those marked N (No) indicate coverage is NOT included.)

LIABILITY - ADDITIONAL / OTHER COVERAGE				
<i>(Items below marked Y (Yes) indicate coverage IS included. Those marked N (No) indicate coverage is NOT included.)</i>	Limit of Insurance	Amount of insurance is an additional amount of coverage or is included within the policy limit.		
		Included	Additional	
Claim expenses				
First aid expenses				
Damage of property of others				

SPECIAL ITEM COVERAGE <i>(Antiques, guns, jewelry, etc)</i>		
<i>(Items below marked Y (Yes) indicate coverage IS included. Those marked N (No) indicate coverage is NOT included.)</i>	Limit of Insurance	



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