

## Property Insurance Questions

1. What is the Property Other than Wind & Hail Perils deductible? \_\_\_\_\_  
What is the Wind deductible? \_\_\_\_\_  
What is the Hail deductible? \_\_\_\_\_
2. Whether % or \$ amount does the deductible apply:  
Per building? \_\_\_\_\_  
Per campus, location or address (which)? \_\_\_\_\_  
Per entire Total Insured Value (Schedule)? \_\_\_\_\_  
Does it apply for each occurrence? \_\_\_\_\_
3. What is the definition of Wind and Hail:  
Any wind or hail? \_\_\_\_\_  
Named storm? \_\_\_\_\_  
Catastrophe numbered storm? \_\_\_\_\_
4. Does the policy provide Blanket coverage? \_\_\_\_\_  
Blanket per schedule? \_\_\_\_\_  
Blanket per campus, location or address (which)? \_\_\_\_\_  
Does it have a margin clause
5. Is Flood coverage provided or available? \_\_\_\_\_  
What is the additional premium? \_\_\_\_\_  
Zones A or V Limits? \_\_\_\_\_  
All Other Zone Limits? \_\_\_\_\_  
Is it excess of NFIP limits whether carried or not? \_\_\_\_\_  
What are the limits? \_\_\_\_\_  
What is the deductible? \_\_\_\_\_  
Does it apply per occurrence, campus, location or building? \_\_\_\_\_
6. What else?  
Is mold coverage provided? \_\_\_\_\_  
Does the policy have a terrorist exclusion? \_\_\_\_\_  
Are appraisals offered? \_\_\_\_\_ What is the cost? \_\_\_\_\_  
What is the co-insurance? \_\_\_\_\_  
Does the policy have an Agreed Amount provision? \_\_\_\_\_  
Is the policy on a Replacement Cost basis? \_\_\_\_\_
7. Is the policy limit equal to the total amount of the property schedule? \_\_\_\_\_  
If not, what is the maximum loss that could be sustained by the district? (This is called a Loss Limit policy.) \_\_\_\_\_
8. What additional coverages and limits are available: data processing, valuable papers, new acquired property, etc.