

# The Alabama Coastal Insurance Shopper's Guide



**ARE YOU PAYING TOO MUCH?  
DO YOU HAVE THE  
RIGHT COVERAGE?**



Find out if you're paying too much or asking the right questions about your homeowners insurance with The Alabama Coastal Insurance Shopper's Guide.

*Produced by the Alabama Center for Insurance Information and Research, Smart Home America and Coastal Alabama Partnership.*

# Top 10 Questions to Ask About Your Homeowners Insurance



How much coverage did you quote on my house and does this include detached structures (garage, workshop, etc.)?



How much coverage is provided for my personal property (my stuff)?



Are my contents insured for replacement cost or actual cash value (ACV)?



Is my house insured for replacement cost or actual cash value (ACV)?



Do I have sewer and water coverage?



How much is my deductible in dollars? How about my wind deductible?



Do I have (or did you quote) a separate Wind/Hail policy?



Do I have coverage for Additional Living Expenses?



How much Ordinance and Law coverage do I have?



Do I have (or did you quote) a Flood Policy? What is my flood zone?

For more information visit [aciir.culverhouse.ua.edu/shoppersguide](http://aciir.culverhouse.ua.edu/shoppersguide), email [aciir@culverhouse.ua.edu](mailto:aciir@culverhouse.ua.edu) or call 205-348-4513.

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 **COASTAL ALABAMA  
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