



# Application Process

The application process can vary depending on the type of insurance being purchased. However, in all cases the questions on the application must be answered correctly. If incorrect information is given on an application, whether intentional or not, the policy may be rescinded and a claim denied at a later date. If the agent completes the application, make sure you review all the questions and answers before you sign. Also, keep in mind the quote you receive from the agent is an estimate and may be changed by the insurance company, depending on current rating factors and underwriting guidelines.

## **Things to remember during the application process.....**

### **Auto Insurance**

- Make sure all licensed drivers in your household are listed on the application.
- The agent may need to inspect the vehicle or take pictures before coverage can be provided.
- The agent may need a copy of your prior insurance policy.
- The agent may ask for the name and social security number for all listed drivers.

### **Life and Health Insurance**

- You may be asked to take a physical or blood test.
- Keep in mind that coverage may not begin until approved by the insurance company.

### **Homeowners Insurance**

- The agent may ask to take pictures of your home.
- The agent may ask for documentation to prove any updates to the plumbing, wiring, or heating/air conditioning.
- The agent may ask you to have your home inspected for mitigation credits.
- The agent may ask for a copy of your prior insurance policy.
- The agent may ask for the name and social security number for all residents of the household.