



Skylands Insurance Group

Personal Insurance Annual Questionnaire

Named Insured:

Thank you for placing your personal insurance with Skylands Insurance Group. It is important to periodically review your insurance program to determine that we are still providing you with the best insurance solutions for your needs. To assist us with this review, please take a few minutes to complete and return this questionnaire.

HOMEOWNERS/PRIVATE CLIENT	Yes	No	Explain
Would you like to review the adequacy of the current insured value of your home, other structures or personal content coverages? <i>We recommend that you review these coverages every year.</i>			
Have you made, or are you planning to make, any additions or renovations that have increased the value of your home?			
Have you reviewed the named insured on your policies and do each of the policies have the correct information?			
Is your home vacant or rented to others? Do you list it on VRBO, Airbnb or similar?			
If you own a condominium/co-op, would you like to review your current coverages for any upgrades, alterations or permanently installed fixtures, personal contents or loss assessment? <i>In most cases, these items are not covered under your association's master policy.</i>			
Do you own a seasonal home, secondary home, timeshare, or any other property not listed on your policy?			

NATURAL DISASTERS	Yes	No	Explain
There are mold coverage limitations on standard homeowner policies. Are you interested in discussing mold protection?			
Flood damages are excluded from standard homeowner policies. Are you interested in discussing flood & excess flood protection?			
Earthquake damages are excluded from standard homeowner policies. Are you interested in discussing earthquake protection?			
Many standard homeowner policies do not include, or have limited coverage for back up of sewers, drains & sump pump failure. Are you interested in discussing adding or increasing these coverages?			
Many carriers institute hurricane and windstorm deductibles that are separate and higher than what is typical. Some policies exclude wind/hurricanes. Would you like to review your policy to determine what deductible amounts and coverage you have?			
Do you own a pool? Do you participate in any pool sharing or renting?			

BUSINESS/EMPLOYMENT EXPOSURES/ ETC.	Yes	No	Explain
Do you or your resident relatives operate a business from your home, sell goods or have revenue generating hobbies?			
Do you have any domestic employees working in your home? Many standard homeowner policies may provide limited Worker's Compensation coverage or no coverage for domestic employees.			
Are you interested in Employment Practice Liability coverages?			
There is a rise in cybercrimes, identity theft & online breaches. Are you interested in Cyber Liability protection & Fraud coverage?			

FINE ARTS, JEWELRY AND COLLECTABLES	Yes	No	Explain
There are special coverage limitations on jewelry, silverware, furs, collections, fine arts, antiques, guns, cameras, musical instruments, currency and more. Coverage for these items can be increased or scheduled. Would you like to review your coverages?			
Have you reviewed the limits of your collections policy for updates?			
Have you installed any protective devices such as permanent generators, central station alarm systems that report to your police or fire departments?			
Have you reviewed the limits of your collections and do you have current appraisals to verify their values?			
Do you own a drone?			

PASSENGER AND COLLECTOR AUTOMOBILES, RECREATIONAL VEHICLES	Yes	No	Explain
Do you feel your current automobile coverages are adequate? Higher coverages may be available at competitive prices, such as liability, agreed value, etc.			
Do you want to make changes to your rental reimbursement and/or towing coverages?			
Are there any automobiles in your household that are not listed on your insurance policy?			
Are there any drivers in your household that are not listed on your insurance policy?			
Are any of your automobiles customized?			
Do you participate in ride sharing with any of your automobiles?			
Do you use any of your automobiles to carry passengers for a fee, such as UBER or livery services?			
Has the garage location of your vehicles changed? (If applicable)			
Have you reviewed the agreed value limits of your vehicle to be sure they are accurate?			
Do you own any recreational vehicles including boats that we do not insure?			

PERSONAL EXCESS LIABILITY	Yes	No	Explain
Are you interested in a Personal Excess Liability Policy or higher liability limits than you currently have on your policies? An additional \$1 million in liability coverage can cost approximately \$200.			
If you have a Personal Excess Liability policy with Skylands Ins Group & you have other automobiles, recreational vehicles, watercrafts, or properties insured elsewhere, do you have liability limits of at least \$300,000 on all your other personal insurance policies?			
Are you interested in including uninsured/underinsured motorist coverage on your Excess Liability Policy?			
Are you interested in Not For Profit Excess & Officers Liability?			
Are you interested in a review of your coverage and discussing other options that may be available to you?			

DATE: _____ YOUR SIGNATURE: _____

Print Name _____

Please provide the following information and indicate your preferred method of contact.

PHONE NUMBER: _____ EMAIL ADDRESS: _____

We appreciate you taking the time to complete this questionnaire. Please remember to sign and return this document to us by mail, fax at **973-347-2597** or email **info@skylandsgroup.net**.

Upon receipt, we will review your questionnaire, update our records and contact you if necessary. If we do not receive a completed questionnaire from you, the insurance carrier will renew your policies based on existing information on file and we will assume there are no changes to be made.

Thank you for continued business and support.

Sincerely,



Rhonda Linnett Graber, CIC, CPRM
 President
 Skylands Insurance Group