



### OTHER THINGS TO CONSIDER...

Not only should you have enough protection to cover possible damage to your home and its contents, you should also evaluate your risk exposure to the damage of other people's property or possible injury to a person who is not a member of your household for whom you could be held responsible.

### WE CAN HELP

Meriwest Credit Union knows just how to cover all the bases by providing you with the proper coverage you need to keep you and your investment safe and secure.

Our goal is to offer competitive insurance pricing while providing the most comprehensive coverage possible. We're here to help identify coverage choices that allow you to customize your protection while focusing on a premium payment plan that fits your budget and saves you money.

### A WIDE RANGE OF COVERAGE OPTIONS

For protection of other risk-factored uncertainties, Meriwest Credit Union also offers the following coverage:

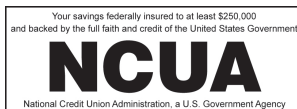
- Auto Insurance
- Renters Insurance
- Motorcycle, Boat and RV Insurance
- Umbrella Liability Insurance

Visit our website to see a complete list of carriers we represent, [www.meriwest.com/insurance](http://www.meriwest.com/insurance).

Insurance products and services are offered through SWBC. Each insurance quote is based on individual circumstances. Rate quotes are not guaranteed. Meriwest Credit Union is not affiliated with SWBC.



(866) 424-9732



## HOMEOWNERS INSURANCE

PROTECT YOUR LARGEST INVESTMENT & SAVE



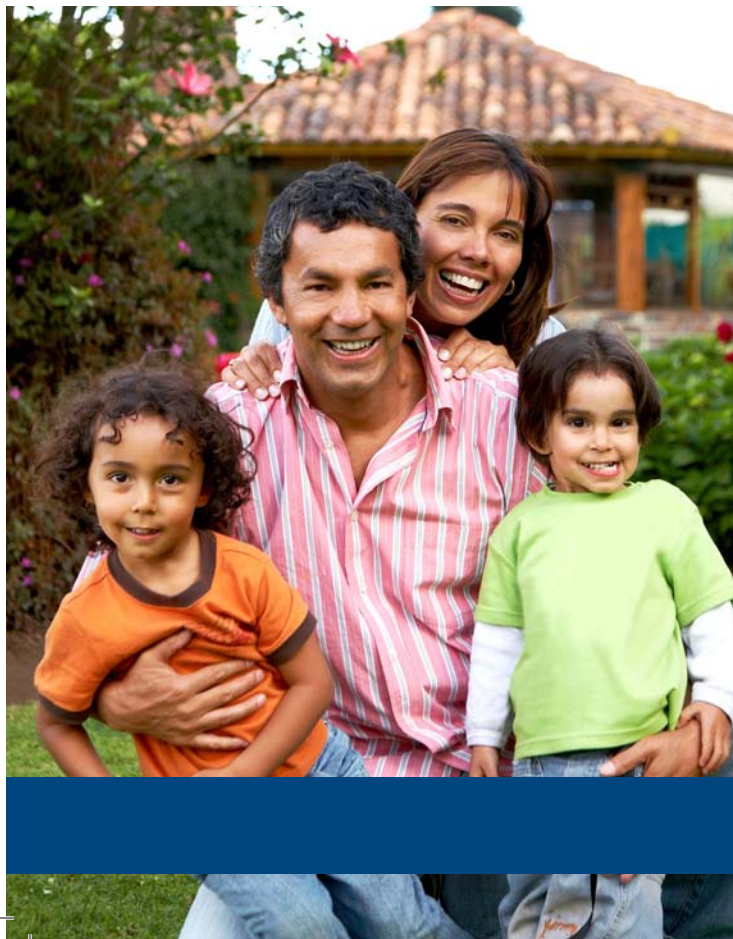
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## HOW MUCH HOMEOWNERS INSURANCE DO YOU NEED?

For most people, a home is one of life's single most valuable investment choices. Homeowners' insurance protects your investment, your family, and your household possessions.

## HOW MUCH COVERAGE IS ENOUGH?

For years, it's been a rule of thumb that a home insured up to 80% of its total replacement value was adequately protected. But recently, events have shown that 80% of a home's total replacement value may not provide enough coverage to adequately protect the homeowner's financial interests. Today, 100% of total replacement value is recommended.



## INFORMATION WE NEED TO GIVE YOU THE BEST RATE

Call Meriwest Credit Union today at (866) 424-9732 for your no cost, no obligation homeowners quote.

So that you'll receive the most accurate quote for your particular home coverage needs, please have the following information available by having a copy of the home's appraisal, or by following this checklist:

HOME FEATURES	Year Built; Square Footage; Number of Stories; Type of Roof & Age; Type of Foundation	WALL COVERINGS	Percentage of: Paint, Wall Paper, Paneling, Tile, Mirror
IF HOME IS OVER 20 YEARS OLD, AGE OF:	Plumbing; Electrical wiring; A/C and Heating; Fireplace - Wood Burning or Gas; No./Age of: Baths, Bedrooms, Living areas, Eating areas	ADDITIONAL FEATURES	Central Vacuum; Intercom; French Doors; Sliding Glass Doors
EXTERIOR CONSTRUCTION	Percentage of: Frame, Brick Veneer, Rock Veneer, Stucco, Other; No. Car garage - attached or detached; Garage construction; Carport; Square Footage of: Patio/Porch, Balcony, Deck; Swimming Pool; Diving Board; Pool Cabana; Fenced yard	SECURITY	Central Alarm System Monitored by No. of: Dead bolt locks, Smoke Alarms, distance to nearest Fire Hydrant, Inside or Outside City Limits, Distance to responding Fire Department
AIR CONDITIONING AND HEATING	Central Air & Heat type: Gas, Electric, Wall Furnace, Wood Burning Stove	DEDUCTIBLE REQUESTED	\$500, \$1000, \$2500
FLOORING	Percentage of: Wood, Tile, Carpet, Vinyl	FLOOD INSURANCE	Required or not
		LOSSES FOR PAST FIVE YEARS	Date, type of loss, amount paid

Depend on Meriwest Credit Union