FIRE

Emaly Riojas State Farm Agency
State Farm®

Home Script

Congratulations on your new home!

I love working with new home owners. Owning a home is a really big deal, which is why we take pride in doing the right things for you. Your home is one of your largest investments, which is one of the reasons why people turn to State Farm to protect them.

Your home insurance policy is just the start to your relationship with us, we go beyond the dec page, because that one first page doesn't really go into much detail on how you're covered. All insurance is definitely not created equal, which is what we're going to review, ok?

I always like to start with some quantitative representation of who you're working with. We offer an intangible product that only becomes tangible when you need us, so we want you to know the type of company and people that you have working for you! It's our job to be the best part of your worst day, make sense?

State Farm prides itself on offering a quality product for a competitive price. A&M best is a major standard in rating insurance companies on financial strength. We've been here since 1922 and never had a buy-out or needed financial assistance.

Perfect, let's get started — Now is it just you in the home, or are you buying the home with someone else? Great name dob etc... Any kids or pets in the home? Have you already selected the lender that you want to work with?

OBJECTIONS & CLOSING

> I already have insurance

That's great! When did you last have it reviewed? Most people find their coverage hasn't kept up with inflation. Can I take 5 minutes to make sure you're fully protected?

> It's too expensive

I hear that. Do you know exactly what you're paying and what's covered? Many customers switched and actually saved money while getting better coverage.

> CLOSING

Based on everything we discussed, I'd love to get you a quote. It only takes about 10-15 minutes and there's zero obligation. What information do I need? Let me pull up the FIRE Quote Info Sheet...

> I'm happy with my current company

I completely understand — loyalty matters. That said, when is your renewal coming up? State Farm is rated #1 by J.D. Power for claims satisfaction. Would you at least let me show you what coverage looks like?

> I need to talk to my spouse

Absolutely — this is a family decision. Would it be easier if both of you came in together? I can work around your schedule.

Home Script

Run tool yada yada yada fast forward

For your home, we will need $450,000 in coverage. Here at State Farm, we're also giving you an extra 25% of coverage to your dwelling to make sure you don't run out of coverage during a big claim. Wood prices increased significantly within the last year, and building costs and materials can change, so this is like your buffer. If you do any major modifications or remodels, we'll need to update this tool in the future. With our office, we reach out systematically for reviews as a reminder on things that need to be updated, just another reason people love working with us!

Now for your deductible, most of our experienced homeowners choose a higher deductible, like $2500. This is because if a claim is only $1300, most people will just pay out of pocket for that stuff and let State Farm take care of the big losses. Then you can pay less on the front end with a lower premium and save the money to cover the deductible when that claim DOES occur. Now if you don't have $2500 to set aside for a deductible, you can choose a $1000 or $1500 if you need it, we don't want you to be strapped to thin and not have the money you need to file a claim.

Now for your asset protection, a personal liability umbrella policy is essential for homeowners, and it covers both your home and cars. If someone trips on a broken step and gets hurt, we live in a very litigious world, and they may sue you for hundreds of thousands of dollars. This policy is in increments of $1,000,000 and will pay settlement costs, defense costs, and court costs. It is extremely important to set your liability limits correctly.

Now for your discounts, you have a discount for already having your car insured with us, and for the years that you've been a loyal customer with your renters insurance. We're also giving you a discount for being claim free all these years.
Are you planning on activating a monitored alarm system like ADT, CPI or Simplysafe? Great. If and when you do, just make sure to get a copy of the 'Insurance certificate' so you can get an extra discount.

We're also going to include an endorsement called Water Back Up. This is very common in the triangle area when sewage systems get backed up or clogged and sewage is forced back into your home. It is not covered under your underlying policy without it, so we recommend it for all homeowners that we work with. Hurricane Matthew left thousands of people in the triangle area in need for this coverage, so we make it our mission to make sure our clients are educated on it.

So with all that said, your annual premium is only $1200! Now because you're escrowing, you wont have to pay that yourself directly, you'll just see it listed in your monthly mortgage statement, and we'll work with the lender to get it handled for you, so no need to worry about that. Coverage will begin on closing day.

HOW Review

- Estimated Replacement Cost: $ ______________
  - Dwelling Amount Requested: $______________
- Current Deductible: _______%
  - New Deductible: _______%
- Alarm: Y / N Monitored: Y / N Certificate received: Y / N
- Mortgage Company: ______________
- Loan Balance: $____________ - Interest Rate: ___________%
- Value: $____________
- Mortgage Statement Saved **Y / N**
- Business in the home **Y / N**
  - If yes, type of business: __________________________
- Adult Day Care **Y / N**
- Cyber Event, Identity Restoration and Fraud Loss **Y / N**
- Home Rental **Y / N**
- Earthquake **Y / N**
  - Deductible: 2% or 5%
- Foundation Water Damage **Y / N**
- Slow Water Damage **Y / N**
- Home Systems Protection **Y / N**
- Energy Efficient Upgrade **Y / N**
- Service Line Coverage **Y / N**
- Flood Coverage **Y / N**
  - If yes, amount of coverage: __________________________
- Mortgage Disability Protection **Y / N**
  - Mortgage Payment: $__________ Occupation: __________________________
- Mortgage Life Protection **Y / N**
- Trampoline: Y / N Pool: Y / N Dog: Y / N
  - If yes, Dog Breed: __________________________
  - Umbrella Recommended: Y / N
- Computer/Tablet: $____________
- Firearms: $____________
- Jewelry: $____________
- Musical Instruments: $____________

Sports Equipment: $____________
Collectibles: $____________
Artwork: $____________

Name: ______________ **Signature:** ______________ **Date:** ______________

DATE: ____________

# of Rooms (including closets) ____ **Renters**

Emaly Riojas, State Farm Insurance
6530 Hawks Creek Ct. Ste 104
Westworth Village, Tx 76114
P: 817-738-7200 E: emaly@emalymedina.com

Name: ____________

Street Address: ____________

City, ST ZIP Code: ____________

Phone: ____________

Approximate Personal Property Coverage	AMOUNT
Jewelry & Furs	
Firearms	
Goldware, Silverware	
Business Property	
Personal Tools	
Collections	
TV, Stereo, Tapes, Records, CDs	
Fine arts, Antiques, Rugs	
Musical Instruments, Cameras, Sports Equipment	
Computers (hardware, software)	
Clothing	
Linens	
Furniture	
Appliances	
Kitchenware	
TOTAL	$

THANK YOU FOR YOUR BUSINESS!