RESEARCH METHODS ASSIGNMENT ONE
CLASS DISCUSSION ON THE FIRST DAY OF CLASS

Read your homeowner’s insurance policy (or your parents or a friends)

Who is the broker? Who is the underwriter?

Check the definition of value

Do they discuss scheduled items? If so, what types of items do they mention?

Check limits on coverage for:
- Jewelry
- Fine arts
- Silver
- Other?

In the event of a loss, do they replace with actual cash or goods?

What is the procedure for a claim?

What is the procedure if you (the insured) disagrees with their settlement?

What role does an appraiser play, if any?

Be prepared to discuss in class