

# WHINS Checklist: Personal Parametric Insurance

Quote preparation checklist

## What to Gather Before Requesting a Quote

- Trigger being considered: wildfire proximity, earthquake magnitude, or other measurable event.
- How fast liquidity would be used after an event: evacuation, temporary housing, repairs, or deductibles.
- Existing traditional insurance and whether parametric coverage would complement it.
- Trigger radius, payout amount, location data, and tolerance for basis risk.

## Helpful Documents

- Current declarations pages or quote indications, if available.
- Any contracts, lender requirements, or certificate requirements.
- Recent loss runs or claim history when applicable.
- Target effective date and timing constraints.

## Questions to Be Ready For

- What changed that triggered the review?
- Are there deadlines, contracts, lender requirements, or renewal dates?
- Has there been any prior claim, cancellation, non-renewal, or coverage restriction?
- Are there related coverage lines that should be reviewed together?

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This checklist is educational only. Coverage availability, terms, conditions, and eligibility depend on underwriting review.