



Feeling Squeezed

by Your Homeowners Insurance?

Always maintain your property:

Disaster-proofing your home can help you save money on your homeowners' insurance premium. Contact your insurer to determine how much can be saved by adding smoke detectors, having fire extinguishers, installing burglar alarms, switching to shatter-proof glass and storm shutters for the windows, reinforcing your roof, trimming heavy branches around the home, keeping at least one hundred feet around your house clear of dry brush and upgrading your heating, plumbing and electrical systems to prevent fires or water damage. Also, if someone in your home has retired or is always at home, your insurer may offer a discount because your home is less likely to be broken into or suffer damage from a big leak.

Know Your Options:

You bear the ultimate responsibility for insuring your home for the proper amount. Don't be afraid to ask questions to get the best deal for the coverage you need.

Important questions to ask about your homeowners insurance policy:

- Does your policy adjust the replacement value of your home annually to reflect changes in value due to inflation or other factors?
- Do you need an additional policy because your property is in an area predisposed to a special hazard such as flooding or earthquakes?
- Does your policy include liability coverage for accidental injuries that might occur on your property?
- Do you need supplemental coverage for valuable items for which replacement costs would not be covered under a standard policy?
- Do you own a breed of animal that might require a special addendum to ensure liability coverage for attacks on your property?

If you remodel, be sure to update your policy. This is one of the most common ways people end up underinsured.

Oh, by the way®... I'm never too busy for your referrals.