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Turn Your Home Upside Down

Determining a coverage limit for the physical structure of your home is not easy. However, there are numerous resources available to help you get as close as possible to an accurate estimate for the cost to replacement cost.

What often proves more difficult and surprising to homeowners is determining a coverage limit for their homes' contents. Some people just don't realize how much stuff they have!

When determining an amount of insurance for your home's contents, consider turning your home upside down. Mentally "flip" your home over and look at all

of the stuff that falls out—clothes, pots and pans, shoes, lamps, furniture, toys, electronics and who knows what else. This is what you will need insurance to cover if it is damaged in a covered event. The collective cost to replace these items may be significantly higher than you think—especially if you forgot they were there to begin with!

Review your homeowners policy and make sure your coverage is adequate to cover a loss to all of your home's contents. If you have any concerns or would like

to change your coverage limits, please give us a call. ■



What Does Liability Insurance Cover?

Many homeowners do not understand liability limits and exposures that are addressed in their homeowners policy. Here are some common liability concerns and how they are addressed by your homeowners policy.

- **Children.** Kids have friends over all the time. Your liability coverage may apply if one of your child's friends is injured on your property.
- **Wanderers.** Your liability coverage may apply if someone is injured while wandering on your property if you as the property owner are liable for their injury.

- **Words.** Liability coverage may defend you if someone accuses you of libel or slander.

- **Actions.** Your liability coverage may apply if you or your property's actions cause bodily injury to someone or damage someone else's property.

- **Pets.** Your liability coverage may apply if your pet's actions cause injury to someone else.

For specific information on your liability coverage, consult your homeowners policy and call us if you have any questions. ■

Are You Prepared?

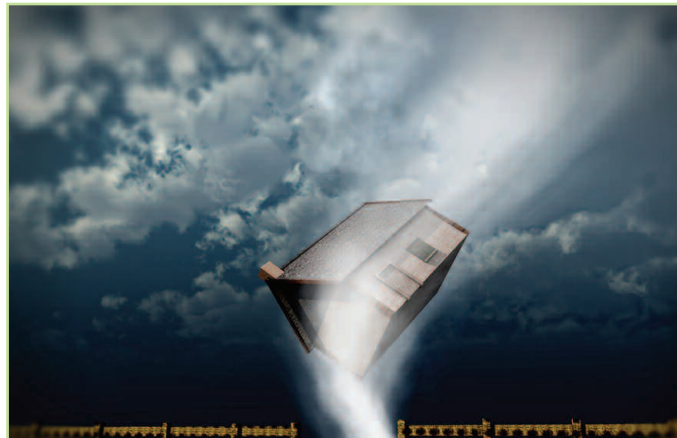
Natural disasters are inevitable. To help prevent a natural disaster from becoming a personal disaster for you and your family, consider the following tips for disaster preparation.

1. Know what your insurance will cover. Adequate limits are imperative, but so is an understanding of what the policy will cover and what it will not. Review your policy and look for specific information on natural disasters that may be more common in your area, such as windstorm, earthquake or flood.

2. Safeguard your records. Make copies of important insurance and

financial documents and have them stored in a safe place.

3. Check your funds. If a natural disaster hits your community and



causes prolonged power outage or infrastructure problems, it may not be possible for you to access your

money. Banks may be closed and ATMs may not work.

4. Consider bills. If phone, Internet or mail service is interrupted by a natural disaster, it may not be possible to make payments. If you know something bad is coming, pay bills early to buy yourself as much time as possible.

5. Prepare for communication with your insurance providers. Have the names, phone and policy numbers of all insurance products, providers and agents in your wallet, purse or pocket.

If a disaster strikes, you will need to contact these people quickly. ■

Sentimental vs. Monetary Value

Every home contains items with significant sentimental value. When planning insurance for such items, consider the following:

1. You cannot insure an item's sentimental value. There is no way to value an item's emotional meaning with monetary value.

2. You can insure an item for its monetary value if such a value exists. How do you know if that old dresser is worth more than the fact that it was owned by your grandfather's grandfather? An appraisal may offer insight into

the true monetary value of such an item, thus offering an indication of the level of insurance that may be necessary.

An appraisal may offer insight into the true monetary value of such an item.

3. If an item is found to have exceptional value, additional insurance will almost certainly be

required. Standard homeowners insurance policies often exclude or limit coverage for different types of valuable items. Before assuming coverage is included, it is important to review your policy and look for such coverage limitations.

4. Make sure you have proof of the item's monetary value. It may be difficult to keep receipts or serial numbers of certain valuable items. If you suffer a loss, proof of the item's value, usually in the form of an appraisal, will likely be required. ■

Reviewing Your Boat Insurance

Before planning your next trip on the high seas (or the pond down the street), consider the following tips on reviewing your boat's insurance coverage.

1. Review medical payments coverage. Medical payments coverage offers medical protection for you and your passengers if injured while aboard.

2. Review watercraft liability coverage. What if you or someone driving the boat accidentally hits a skier, diver or swimmer? What if you collide with another boat or hit someone's dock? Your watercraft liability coverage will pay for injuries or damages you cause to a person or property while in the water.

3. Review physical damage coverage. Every year, hundreds of boats are damaged after running into another boat, dock or submerged object. When this happens, the boat, motor and equipment suffer thousands of dollars of damage. Physical damage coverage will pay for the damage to your boat and equipment if damaged in an accident.



4. Review coverage for damages resulting from theft and transit. Thousands of boats are stolen every year, often along with the trailer. In addition, boats being transported are easily damaged in motor vehicle accidents. Review your coverage to make sure these two common exposures are adequately covered.

If you have any questions or want to alter your coverage, contact one of our team. We're happy to help. ■

Reduce Your Auto Accident Risk

One in every four auto crashes involves a distracted driver. Accidents involving distracted drivers are the leading cause of death for 15- to 20-year-old drivers.

The U.S. Department of Transportation and National Highway Traffic Safety Administration developed www.distracteddriving.org—a Web site dedicated to collecting information on what distracts drivers and eventually causes accidents. Leading causes include:

- Talking on the phone
- Eating
- Changing a CD, tuning the radio, or shuffling songs on an MP3 player
- Applying makeup
- Reaching into the back seat.

The list of possible distractions seems endless. However, encouraging drivers to take steps to avoid and eliminate distractions is a proven method of reducing accidents. For more information, visit www.distracteddriving.org. ■

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Vehicle Safety Sources

Vehicle safety might be a primary factor in your purchasing decision. Before buying a new or used vehicle, it is important to research the vehicle and learn everything you can. Following are some excellent resources to help potential buyers decide which car passes their family's safety test.

www.iihs.org—This is the Web site of the Insurance Institute for Highway Safety. The site includes valuable data on crash testing as well as other important insurance-related information you should know before purchasing a vehicle.

www.safercar.gov—This site contains detailed information and results from vehicle safety performance testing conducted by the National Highway Traffic Safety Administration.

www.nicb.org—For comprehensive information on vehicle theft, specifically which vehicles are stolen most often, visit this Web site of the National Insurance Crime Bureau.

You can also contact your insurance carrier for additional information on vehicle rating and possible safety-related premium discounts. ■

Thank you for your referrals.

If you're pleased with us, spread the word! We will be happy to give the same great service to all of your friends and business associates.