

Annual insurance check-up



Update your home inventory list

Keep a list of all the items of value in your home – appliances, computers, electronics, housewares, clothing, bicycles, toys, jewelry, and other things worth covering. Share an up-to-date list with your agent so your coverage is as accurate as possible.



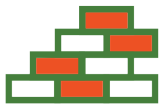
Review your policy limits on possessions

Every insurance policy has a dollar limit for covering your valuables. If you bought jewelry or upgraded appliances, let your agent know; you may need to update this maximum amount.



Plan maintenance for the year

Preventive care isn't just for your health; your home needs the same thing. Set up regular maintenance checks for your heating and cooling, roof, plumbing, and electrical systems before a minor problem turns into major damage.



Tell your agent about any home improvements

Updated kitchens, room additions, new windows and other investments can increase your home's value. Other improvements like a new security system may save you a bit on coverage. Your agent can help you adjust your insurance to fit.



Bundle up

Talk to your agent about multi-policy discounts for bundling your car and home insurance policies. While you're at it, go ahead and add your boat, ATV or motorcycle to the mix.



Check the landscape

To reduce the risk of damage or a possible fire, trim trees and bushes and have dead ones removed.



Get to know your policy again

Give your policy one more once-over and make sure you know what's covered. If you aren't sure, talk to your insurance agent about what's valuable to you.

For informational use only. Not applicable to all situations.

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