



AM I COVERED?

IMPORTANT THINGS TO CONSIDER FOR OUR HOMEOWNERS CUSTOMERS

- ◆ There are some Special Limits of Liability in your Homeowners policy that applies to certain types of personal property such as jewelry, furs, silverware, gold ware, pewter ware, watercraft, guns, business property, money, securities and other important documents. It is common for us to add specific or scheduled coverage for items in these categories by endorsement to the Homeowners policy. We can also schedule musical instruments, fine arts, collectibles, cameras and computers. By scheduling this type of property, you broaden the coverage, the causes of loss and you eliminate the deductible.
- ◆ There is a requirement in your policy that you must advise us if you make any significant changes to your home or outbuildings that could potentially increase the cost to replace your home. For example, if you added a deck, a porch, an addition, a bathroom, a fireplace or converted an unfurnished section of your basement into a rec room or bedroom you should call us. We can then recalculate the Replacement Cost of your home or outbuilding and make the appropriate adjustment to your policy so you do not lose the benefit of the important Replacement Cost Provisions in your policy.
- ◆ Your Homeowners policy does not provide any coverage for snowmobiles, all terrain vehicles or other recreational vehicles. The only way to insure these vehicles is to specifically and separately insure them either by endorsement to your Homeowners policy or in a separate policy.
- ◆ If you have any type of business in your home, you do not have any Liability coverage and only very limited on-premise coverage for business property. In many cases, we can add some coverage to your Homeowners policy or write a separate policy at a very reasonable premium level to protect your business exposures.

If you have any questions or changes regarding your Homeowners coverage or any of the items we have reviewed on this list, please call us. We will be happy to review your insurance needs now or any time in the future.

**To contact us, please call:
(218)722-1481, Toll free: 1-877-874-1000**
