

Check Your Homeowner's Coverage

Whether your policy is paid through the escrow (trust) account maintained by your lender or paid directly by you, it's a good idea to review your coverage. Some central questions include:

- As the value of your home has risen, have you increased coverage?
- Is your home office covered?
- Are antiques, jewelry, collectibles, and personal items protected?
- Have you made a recent video of your home and unique items?
- What is included under your policy -- and what is excluded.
- Does your policy provide for the actual replacement cost in the event of a claim?

For details and information speak with your insurance agent.