



Preparing For The Unimaginable

Most people know of a relative, friend or acquaintance that has suffered through the unimaginable experience of having a home fire. In 2019, local fire departments responded to an estimated 1.3 million fires with a home structure fire being reported every 93 seconds. Property damage was estimated at \$14.8 billion. Fire departments protecting populations under 2,500 had the highest rate of fires, a significant statistic considering our areas dispersed population. While we should always be vigilant in our efforts to prevent house fires, we can also prepare for the unimaginable by conducting these following tasks.

Conduct an Annual Insurance Check Up

Call your agent or insurance company annually to discuss your policy limits and coverage. Make sure your policy reflects the correct square footage and features in your home. Consider purchasing building code upgrade coverage.

Know What Your Policy Covers

Understand if you have a replacement cost policy that pays to replace all your items at current market price or an actual cash value policy that takes depreciation into account and pays less for aged items.

Update Your Policy to Cover Home Improvements

If you make home improvements; be sure to call your agent or company to update your coverage. Make sure your insurer knows about the changes, so the new countertops, floors or room are covered if you must rebuild.

Maintain Insurance

If your home is paid off, be sure to maintain homeowner insurance. Without insurance, do you have the money to rebuild your home?.

Get Renters Insurance

Renters can lose everything in a fire and be left to start over.

Video or photograph each room of your home, including your garage. Remember to document drawers and closets. Describe your home's contents in your video. Mention the price you paid, where and when you bought the item. Remember to note important or expensive items. Video your electronics, appliances, sports equipment, TVs, computers, tablets. Save receipts for major purchases.

Store key documents in the cloud or fireproof case. Keep home inventory offsite or in the cloud.

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