

# Insurance Tips from HSHI

*HSH Insurance*

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## When Should I Review My Policy?

For whatever the reason, many insureds rarely take the time to review their insurance policies. Many of us just simply pay the bill and assume all is well. However, the fact is when we do this we could possibly be placing our most valuable asset in jeopardy. With this said you should be reviewing your policy at least once a year if not more depending on what is going on in your life and home. Following are three occasions that should require your attention to reviewing your policy.

- 1. When you receive your renewal. This is a time where you should call us if there are any question or concerns.**
  - Are there ways to reduce my premium? Ex. (raise deductible, combine auto insurance with the same company as home insurance)
  - Are my coverages adequate?
  - Should I purchase an umbrella policy?
  - What about flood insurance? Do I need or have it already?
- 2. I made a major purchase or made major improvements to my home.**
  - You purchased jewelry, artwork etc.. Coverage is limited for these types of items so should I have a separate policy to cover that new engagement ring or piece of art?
  - You added on to your home, enclosed a porch, finished a basement into a recreation room, upgraded your kitchen or a bath, etc.. Doing major renovations can increase the cost to rebuild your home and you want to be covered for this.
  - You added a security system. If so there is a discount for this installment.
- 3. A major lifestyle change has happened.**
  - If you have gone through with a marriage or divorce. Maybe children have moved out, gone to college or children are now driving.
  - You started a home based business. You may need a different policy to cover this exposure correctly.

**As always please call us with any questions or concerns about any of your policies. We thank you for letting HSH Insurance be your insurance agency.**

**Rest insured...**

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