



How To Get The Most Out Of Your Homeowner's Insurance

Most people only think about their homeowner's insurance once a year when the policy renews, or if they have a claim. With winter weather approaching, we hope that you will take time to review your home insurance. Harsh winter weather brings wind, rain, and the risk of a major weather event causing damage to your home. If your home is damaged, the insurance company will require documentation in order for you to fully recover your loss. We want you to receive the greatest amount of coverage possible under the policy.

- Have us complete a review of your homeowner's insurance. We can identify gaps in coverage.
- Develop a home inventory. A complete home inventory benefits homeowners and insurers by supplying both parties with the tools to make better, more informed insurance decisions.
- Keep your home inventory away from your home; store it in the "cloud" or with a family member.
- Store your homeowner's policy in a safe place, where it won't get damaged.
- Keep your important family documents in a locked fireproof box.
- Take a video of your home, inside and out, including all your personal property.
- Once damage occurs, use the video to confirm damage.
- You have the right to hire a contractor to make emergency repairs to prevent further damage.

Understand that under a standard homeowner's policy, you are not covered for things like floods or earthquakes. These are items for which you must purchase separate coverage.

Berry Curtis Insurance is a family owned and operated insurance agency dedicated to providing quality insurance solutions to clients near Redding, California since 1986.

Our team of knowledgeable insurance professionals is experienced in creating personal and commercial insurance policies designed to fit your needs. With Berry Curtis Insurance, our friendly staff will work with you on a one-on-one basis to develop not only the perfect policy, but a lasting relationship.

When you work with Berry Curtis Insurance, you'll experience the exceptional service and attention to detail that you can only find with an independent insurance agency.