



## Do You Love Your Valentine's Gift? You May Want to Insure It.

It is that time of year when many of us give that special person in our lives a gift that they will enjoy year round. Valentine's gifts typically include watches, jewelry, art, cameras and other valuable items.

Whatever you may do this year, if you purchase an expensive item for that special person, make sure you get it insured. Most homeowners or renter's insurance policies restrict coverage for items like jewelry to \$1,000 dollars. In addition, most policies cover named perils for fire and theft, etc.; however, they may exclude coverage for the ring that gets flushed down the toilet; that is unless the expensive item is scheduled. To cover such circumstances that the insurance industry has dubbed "mysterious disappearance", you will need a valuable articles personal property endorsement on your homeowners or renter's policy.

Our homeowners and renter's insurance can provide many benefits including:

- Additional Living Expense -This coverage pays for the extra, above normal costs of expenses such as food and lodging incurred while the policyholder's home is being repaired.
- Extended Replacement Cost - Provides additional coverage up to 150% of the dwelling's policy limits to rebuild your home in the event you suffer a covered loss.
- Personal Liability Protection- Pays for bodily injury or property damage caused to others as a result of a covered incident.
- Identity Theft Protection - Pays for expenses you incur as a result of criminal identity theft.

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



We are pleased to  
celebrate our 30th  
anniversary