



Three Kinds Of Coverage Every Homeowners Needs

Your home will be one of the most significant investments you will ever make, both economically and emotionally. Your family will spend countless hours there, among some of your most prized possessions. In the event of any misfortune, let us give you the peace of mind knowing that you are well protected.

Replacement Cost Coverage

You can insure your home and belongings for replacement cost, which pays the actual cost of replacing your home or possessions (no deduction for depreciation) up to the limit of your policy.

Suppose, for example, a fire destroys a 10-year-old TV set in your living room. If you have a replacement cost policy for the contents of your home, the insurance company will pay to replace the TV set with a new one. If you have an actual cash value policy, it will pay only a percentage of the cost of a new TV set because the TV has been used for 10 years and is worth a lot less than its original cost. Some replacement cost policies also replace the item and deliver it to you.

Insuring expensive items with floaters/endorsements

There may be limits on how much coverage you get for expensive items such as jewelry, silverware and furs. Generally, there is a limit on jewelry for \$1,000 to \$2,000. You should ask your agent or look it up in your policy. If the limits are too low, consider buying a special personal property floater or an endorsement.

Additional living expenses after a disaster

This is a very important feature of a standard homeowner's insurance policy. This pays the additional costs of temporarily living away from your home if you can't live in it due to a fire, severe storm or other insured disaster. It covers hotel bills, restaurant meals and other living expenses incurred while your home is being rebuilt.

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.

