

## Property In Storage; Am I Covered?

Self-storage or mini storage facilities are available in almost every part of California, and people are placing [personal property](#) in storage for many reasons. Some people store personal property during a move, to store an ATV, to store seasonal items, or simply need the extra storage space. These facilities offer safe and clean storage for a reasonable cost.

To completely answer the question, "Is my personal property covered while in storage?" let's look at the basic coverage found under a typical [homeowner's policy](#). Remember actual policy terms and coverage varies.

California Homeowners or Renters Policies Typically Covers:

- The dwelling- Pays to repair or rebuild your home, if you own it.
- Personal property coverage- Reimburses you for the personal items in your home that may be damaged or destroyed by a covered cause of loss. This could include your furniture, clothes, sporting goods and electronics.
- Loss of use coverage- Pays your additional housing and living expenses if you must move out of your home temporarily while it's being restored.
- Liability insurance- Covers you if you or your family members are responsible for causing injuries or damage to other people or their property.

So how is property you place into a storage facility covered? A standard homeowners or renters insurance policy provides you with protection for personal property you own anywhere in the world. Coverage would apply to personal property you own while in a storage facility. But there can be some limitations. Depending on your policy, your property in storage may have a limit of 10% of your total policy limit. For example, if you have a homeowners or renter policy with a limit of \$500,000 on the property, you could have \$50,000 of coverage in a rented storage facility. Here are some other limitations of which to be aware:

- Vehicles
- ATV's
- Fine art or collectibles
- Motorcycles
- Other items not covered under your home or renters policy

Finally, your property in storage may also have limitations regarding to the kind of loss covered. For example, flood, earthquake, or sewer back-up may not be covered. Call our office today for a complete review of your insurance program. At [Berry Curtis Insurance](#) we offer you the flexibility of shopping for and purchasing insurance on-line, over the phone or in person at one of our office locations. Berry Curtis Insurance is a family owned and operated insurance agency dedicated to providing quality insurance solutions to clients near Redding, California since 1986.