

Quick Tips About Your Home Owners Insurance

Read the “declaration” page of your insurance policy today!
Make sure you understand the terms: Depreciation, Actual Cash Value (ACV), Replacement Cost (RC)

If you are filing a claim:

- Report your claim promptly.
- Don't get rushed into a quick settlement.
- Never intentionally claim an item you did not have.
- Be polite but assertive to ensure that you recover a fair insurance settlement.

General tips:

- Take pictures to keep with your inventory information.
- Keep receipts of more expensive items.
- Maintain all documentation in one location.
- Use a 3-ring binder with inserts that have pockets.
- Update documentation on a regular basis.
- Keep a digital copy in addition to all paper copies.

If you are not satisfied with the interaction you are experiencing with the insurance company you can contact your state's Insurance Regulatory Commission.