

■ **INSURANCE TO VALUE**

Presented By A.D. DERN INSURANCE AGENCY, INC.



Your home's probably worth as much as your retirement account. So track your home insurance as often as your 401k.



“Two out of three homeowners in the U.S. may not have enough insurance to rebuild their home and replace their belongings if their home is destroyed.”

Know Your Limits

With home improvement a national pastime and construction costs on the rise, you should check your policy limits once a year to make sure they are adequate. You'll also want to review those limits when you start or finish a home improvement project.

Rebuilding is different than buying

When you review your policy, remember that it usually costs more to rebuild your home than your building is worth, so you can't rely on your home's value to set your insurance limits. Rebuilding costs depend on the price of materials and labor in your area—and in most areas, those costs have been going up.

We can ballpark your coverage needs

We can estimate the typical cost of rebuilding a home of your size based on the average costs of materials and labor in your area. However, this number won't automatically reflect major upgrades or the cost of replacing unique features. You should discuss those items with our service representatives.

Take an active role in selecting your dwelling coverage limits

Ultimately, it is your responsibility to confirm how much money you will need to rebuild your home and replace your belongings if your home is destroyed. To be sure, ask an expert. For a couple hundred dollars, you can hire a building contractor to give you a more precise estimate of rebuilding costs.

Don't forget your home inventory

To make sure you have enough insurance to replace your belongings, do a thorough home inventory. Compare the value of your belongings to the “contents” limit listed in your policy.

The easiest way to do an inventory is to use a video camera, recording and describing items as you walk through your house. Using a regular camera and Safeco's home inventory checklist works well too. Download the form at www.safeco.com/homeinventory and share the completed list with our service representatives, so we can make sure your belongings are fully covered. Store your video or photo inventory off-site, so you won't lose it if your house is damaged.

Call us to discuss policy changes

Increasing your home insurance limits may be surprisingly affordable.

We want to help you rest easy.

And we think you'll be even more relaxed knowing you've made informed decisions about the amount of home insurance you need to help you recover in the event of a loss. **For more tips go to www.safeco.com.**

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