

## 1.

---

### **Record Keeping**

Maintain accurate records as to purchase date and cost of home furnishings and improvements. Maintain an inventory book, and taking home video or photographs of every room are invaluable steps to establishing and substantiating an insurance claim should a loss occur.

## 2.

---

### **Replacement Cost**

Make sure you are covered for either guaranteed replacement or extended replacement cost on your home furnishings and personal belongings.

## 3.

---

### **Umbrella Liability**

Umbrella policies at a comparatively low cost. Supplement; but do not replace homeowners, auto, boat, and other property coverages.

The umbrella policy fits over the homeowners and auto policy like an umbrella of extra coverage, typically with limits between \$1 million and \$5 million. The policy is activated when coverage under the homeowners or auto policy is exhausted.