

***Below is a list of considerations. These coverages may be limited, or not included in your policy. In some cases, additional coverages or higher limits may be available for an additional premium. Please contact our office for further information on these important coverages.***

## **Home/Dwelling Fire**

- **Additions, improvements or alterations** to your home or condominium may increase its replacement cost. Your policy contains a **requirement to notify the company** of such improvements in order to retain replacement cost coverage.
- **Building Ordinance coverage is typically included, however limited.** This coverage can be increased to provide coverage for loss to a covered property caused by endorsement of ordinances or laws, regulation construction and repair of damaged buildings.
- Home and condominium policies contain **restrictions and limits for business property and liability.** If you have a business in your home, you may not have adequate coverage. Some companies offer a business coverage endorsement that can be added on (for additional premium) to the home policy for eligible business pursuits.
- The home policy may offer **limited coverage for golf carts, motorized equipment, all-terrain vehicles and watercraft.** A separate policy may be required and/or desired. These items may need to be added to your excess liability/umbrella policy, also.
- If you have **purchased a rental or seasonal home that we do not already insure,** please notify us as we may need to add the property to your excess liability/umbrella policy.
- **Coverage is excluded** for the use of your home as a short term rental, such as **Airbnb or VRBO.**
- If you have **acquired any fine art, jewelry, wine collection, furs, silver or collectibles,** you may want to consider scheduling these items (for additional premium) on your home policy. Doing so may offer broadened coverage and may eliminate your policy deductible in the event of a covered loss. There are special limitations and coverage under the home insurance policy when these items are not scheduled.
- If your home/s, vehicle/s and possessions **are titled in the name of a trust, LLC or company name,** you want to be sure it is listed on the insurance policy.
- Coverage for **farming operations and land can be excluded or very limited.** A separate policy and or endorsement may be needed.
- **Credits** are available on most home policies for **central station burglar and fire alarm, permanent power back-up generator, whole house surge protector, water leak detector, temperature monitoring system, gas leak detector or seismic shut off valve.** Please notify us of any applicable credits that are not already being applied.
- The **breakdown** of mechanical, electrical, and pressure systems **is excluded.** Coverage may be available by endorsement to protect your essential home systems and personal property.
- **All policy contracts remove or limit important coverages** if a home or condo has been **vacant or unoccupied for over 30 days.** These eliminated coverages may include fire by arson, vandalism, malicious mischief, theft and freezing of pipes.
- If you **employ any full or part-time domestic help,** you may want to consider employers liability coverage and/or workers compensation coverage. (Note: Workers' Compensation is required in Illinois for any worker employed for a total of 40 hours a week for a period of 13 or more weeks during a year.)
- **Earthquake, sinkhole, and mine subsidence** coverages are excluded on all home insurance policies. Coverage can usually be added by endorsement on the home or condo policy. This coverage is subject to a separate percentage deductible that is indicated on your policy declaration.
- **Flood/Mudflow Insurance** is excluded on most home and condominium insurance policies. Coverage can be obtained by endorsement (select companies) or the National Flood Insurance Program. Keep in mind that "flood" can occur from the rapid accumulation or runoff of surface water from any source.
- **Coverage for Hydrostatic Pressure** may be available. This coverage would provide additional coverage for your property due to increased exertion of water on the foundation of your structure.
- **Service Line coverage** may be available to protect you for unforeseen repairs and replacement of underground pipes and wiring that bring water, power, and data to your home.

## Home/Dwelling Fire (Continued)

- **Mold coverage** is limited for property and liability coverage under the home policy contract. Higher limits can usually be purchased.
- Coverage for **back-up of sewer, drain or sump pump can be added** (for additional premium) to a home, renter's or condo policy. Please refer to your specific policy contract for coverage and applicable limit. Please note that higher limits of coverage may be available.
- It is important to have **adequate liability limits** that protect you and your assets in the event of a claim. Your home, vehicles, investments and even future earnings could be at stake in a lawsuit. Higher limits, including underinsured/uninsured motorist, are available at a minimal cost.
- Many **homeowner and condominium association agreements** have specific insurance requirements. Please review your association agreement to be sure that you have the proper, required limits and coverages.
- **Cyber/Fraud** coverage may be available on your homeowner's policy. This coverage includes broad coverage for financial loss resulting from online and offline fraud.
- **Directors & Officers liability** coverage may be available. This coverage is a type of liability insurance covering directors and offers for claims made against them while servicing on a board of directors and/or an officer.
- Your policy may limit or exclude coverage for **drones** or any other type of unmanned aircraft systems (UAS).

## Auto

There are **credits** available for a **student that is away at school over 100 miles without a vehicle**. A credit is also available for a **student with a 3.0 grade point (B) average or better**. If already applied, these discounts will be reflected on the auto policy declaration pages.

- **Coverage for custom equipment or vehicle modifications is limited** under the auto policy contract. Be sure that the policy provides coverage for camper shells, trailers, van conversions, handicap and/or any other special equipment. Coverage for these items is available for additional premium.
- Please be sure that **any motor home, aircraft, motorcycle, snowmobile, golf cart or any other vehicle not insured through us is listed on your excess liability/umbrella policy**. Please note that we may be able to package this on your existing automobile policy or write separate discounted coverage through your auto company.
- Your policy **may not automatically include** original manufacturer equipment, but may be available.
- Your policy **may not automatically include** auto loan/lease gap coverage. Optional coverage may be available by endorsement to a personal auto policy covering the difference between the actual cash value (ACV) of a damaged or stolen vehicle and the amount owed on the car under a loan or lease.
- Notify us of any **changes or deletions in mortgage or lien holders**.
- If there are drivers listed on your auto policy that no longer reside in your household please be advised that **their** coverage is limited to only the **use of** vehicles listed on the policy. If additional coverage is needed for these drivers, please contact our office.
- Insurance companies require all **vehicles and licensed drivers in the household be listed on the auto policy**. Please check that your auto policy reflects this.
- Is the named insured the same as the titled owner of the vehicle? If not notify us immediately.
- **Coverage is excluded when your vehicle is being used as a public or for-hire form of transportation**. This includes use of your vehicle for purposes such as Uber. Contact us if you intend to do so.