

# Home Matters

## UNDERSTANDING THE DETAILS OF YOUR HOMEOWNERS INSURANCE POLICY

Homeowners insurance is an integral part of financially protecting yourself and your home. However, a recent study of 2,000 Americans found that 45% have had a claim denied due to improper coverage and 65% do not fully understand their policies.

Given the extensive financial investment that your home represents, you should know what's included in your policy. In general, an adequate policy may consist of coverage for the following:

- **Dwelling**—This refers to the primary structure on your property used as your residence.
- **Other structures**—This may include detached garages, guest houses, sheds and gazebos.
- **Possessions**—Your insurance may help pay to repair or replace belongings, such as furniture, electronics, clothing and jewelry.
- **Liability**—If you are responsible for an incident for which another party suffered losses, this coverage can provide financial assistance.
- **Loss of use**—If you are forced to vacate your home temporarily, your policy may help pay for additional costs, such as lodging and meals.

To learn more about optimal homeowners insurance solutions, contact us today.

## PREVENT LAUNDRY-RELATED FIRES

Even routine tasks, such as drying your clothes, can carry significant risk. With that in mind, it's essential to take the following steps to minimize your clothes dryer fire risk:

- Have your dryer installed by a professional.
- Study your machine's manual to learn about instructions, warning signs and maintenance schedules.
- Clean lint from your dryer's filter before and after each load.
- Keep areas around your dryer free of flammable items or materials.
- Avoid overloading your dryer.
- Refrain from leaving your dryer running while you are asleep or away from home.

Contact us today for additional home safety solutions.

