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Personal Lines inSights

Home

Steps to Take After a Storm Damages Your Home

Storms can bring hail, powerful winds, torrential rain and lightning, all of which may inflict devastating damage on your property. Even if you've taken steps to fortify your property against these elements, Mother Nature may inevitably take its toll, so it's important to understand what to do after a storm damages your home. Remember these steps:

1. **Prioritize safety.** Carefully inspect your home and the surrounding area for issues that might cause further issues or present danger, such as downed power lines, gas leaks or standing water.
2. **Document damage.** If it's safe to do so, take pictures or record video of any parts of your home and personal belongings damaged by the storm.
3. **Contact your insurer.** Reach out to your insurance company as soon as possible to start the claims process. Provide any relevant information, including the photos and videos you may have taken.
4. **Prevent further damage.** If possible, take steps to prevent issues from worsening, such as tarping areas with leaks to keep water from entering your home.
5. **Save receipts.** Keep records of any repair costs or additional living expenses you incur due to storm damage, as your insurance may reimburse you for them.
6. **Beware of scams.** Following a major natural disaster, fraudulent parties claiming to be contractors may offer their services. Be sure to verify their license, check reviews and never pay up front.

Before a storm hits, understanding and securing suitable insurance can play a critical role in mitigating potential losses. By keeping your coverage updated and recognizing possible gaps, such as for floods, you can be prepared to manage the aftermath. Contact Connor & Gallagher OneSource to learn more.

Auto

Who Needs to Be Listed on Your Auto Insurance Policy?

Auto insurance can provide ongoing financial security, but that does not mean you can simply set it and forget it. Adjusting various details of your policy may be necessary over time, including who is listed on it.

In certain situations, insurers may deny a claim if someone else was driving your car when an accident occurred. Ask your broker about adding others to your policy, such as the following:

- Spouses
- Teen drivers
- Adult children living with you
- Roommates
- Babysitters

As a general rule, anyone who regularly uses your vehicle should be listed on your auto insurance. Alternatively, if someone borrows your car only occasionally and with your permission, your coverage may apply.

Connor & Gallagher OneSource can help you through this process and compare various options, as adding others to your policy may also increase your premium. Contact us to learn more.

Home

Understanding Insurance for Vacation Homes

If you and your family own multiple homes, you need to be aware of how it may affect your insurance needs. In general, standard homeowners insurance is not suitable for houses, condos and other properties you do not use as your primary residence. Fortunately, other coverage solutions are available.

Vacation home insurance can typically provide similar financial protections as you're used to having in a standard policy for your primary residence. Your policy can help pay to repair or rebuild the home, as well as to replace its contents. Covered perils typically include fires, break-ins and certain types of weather damage.

Rates are often higher for these residences due to their greater perceived risk levels. After all, an unattended home may be more likely to be targeted by burglars and certain issues, such as a burst pipe or electrical problem, may go undetected, leading to costly damage.

You should also be aware that if you regularly rent out a vacation home, such as through Airbnb or Vrbo, you'll need specialized short-term rental insurance. These policies can help cover liability claims involving guests' losses and assist with recovering reduced income if you're unable to rent out the property.

Contact our team to discuss your situation, assess coverage needs and compare personalized quotes.