

HOME INSURANCE COVERAGE SUGGESTIONS

Scheduled Personal Property Coverage: This coverage provides a specified amount of coverage for an item that your policy deductible does apply to. It is an additional endorsement to the policy and is frequently used to cover items such as jewelry, fine arts, collectibles, and other valuables.

For example, if you wake up one morning and notice your diamond is missing from your wedding ring this would be covered if this was “scheduled” on your homeowners policy and the deductible would not apply. This coverage is very inexpensive, and depending on the value of the item, may need an appraisal prior to the item being covered as a “scheduled” item.

Water Back-Up: This coverage may be extended to cover a direct loss to dwelling and personal property by water which backs up through the sewers or drains. Your deductible would apply to this coverage.

If your power goes out, your sump pump quits working and water backs up in your basement and damages the walls, carpet, or personal property this coverage may be useful. This coverage begins at \$40/yr and is suggested on EVERY homeowners policy!

Home Improvements: If you’ve done any home improvements, which many of us have, it wouldn’t hurt to call and let us know. By doing those improvements you’ve obviously increased the value of your home, and therefore may need to increase the amount of dwelling coverage on your homeowners policy. We can do a new dwelling cost estimator with your improvement taken into account or possibly just raise the dwelling amount coverage to the amount you would like.

Allied Insurance rating and policies provided by INDEMNUS, Bryn Mawr Insurance Solutions of California and their affiliates.

MyAlliedQuote.com offers **on-line Allied Insurance quotes** for home and renters insurance and car insurance, for consumers across the country. Our trained insurance professionals work closely with you to review, consult and build a policy that best fits your specific insurance needs. In addition to our support we are backed up by Allied Insurance, a strong financial partner with a proven commitment to customer service for more than 80 years.

By initiating a quote you are authorizing Indemnus and its affiliates to contact you regarding insurance quotes. You will also be added to our 'opt-in' permission-marketing list. You can 'opt-out' at anytime. We will not transfer or sell our list to another party. If we call you and reach your voicemail, we may leave you a message with more information about your insurance quotes.