

# Insurance Coverage?

## Make Sure You're Covered

- Review your auto and homeowners policies and understand what losses are covered.
- Know your deductible and make adjustments if needed.
- Call your agent if you have any questions.
- When calculating replacement costs, consider improvements such as upgrade bathrooms, kitchens or other features to a home, local building codes and increases in construction costs.
- Consider if you need flood insurance to cover costs of damage caused by rising waters.
- Prepare an inventory of your home to help with potential claims and keep it in a safe place.
  - It will take some time so go room by room. Don't forget the garage and storage areas.
  - Make itemized lists of all personal property.
  - Write down model numbers and serial numbers for electronics
  - Use a video recorder or a digital camera to make the process easier.
  - To assist consumers conducting a home inventory, The Texas Department of Insurance has developed a checklist that can be printed from its website: <http://tdi.state.tx.us/consumer/documents/cb086.pdf>
- Find out whether you need windstorm insurance. If you currently have windstorm insurance, review your policy carefully and know your policy limits.