

Answers to questions you may have before going on vacation

How can I secure my house or apartment while I'm away?

Create a lived-in look to deter burglars. Do this by stopping newspaper and mail deliveries; asking a neighbor to park a car in your driveway occasionally; and putting lights on a timer or asking a neighbor to turn lights on in the evening. Use a telephone answering machine or call forwarding to quiet ringing telephones. And, make sure all windows and doors are locked to make entry difficult for intruders.

If my home is burglarized or damaged by fire, are all of my possessions covered?

Under a standard homeowner insurance policy for a single-family home, the contents of the home are covered for at least 50 percent of the value of the building. Renters insurance on the building covers 100 percent coverage on a house insured for \$100,000. A renters policy is written for a \$100,000 dollar amount on what is covered to cover the loss of personal belongings in an apartment. Some policies show some items are covered in a limit of \$200 for a camera, \$1,500 for securities, passports, tickets and stamps. There is generally a \$1,000 limit on watercraft, trailers and campers. For fine jewelry, furs and watches that are stolen, a usual limit of \$1,500 is set. And, there is typically a \$2,500 limit for theft of guns and a \$2,500 limit on theft of silverware, goldware and pewterware.

A home inventory is important to have should you become the victim of a burglary or fire. The inventory is a list of your possessions, including makes and serial numbers. Photographs of your belongings are also helpful in recording what you own. These records should be kept in a safe away from the house or apartment to prevent loss in the event of fire.

What items should I take with me on vacation if I store them elsewhere?

Items that belong to you and are covered by your policy should be taken with you anywhere you go. Items stored in storage facilities, self-storage units and items lent to others are not covered. Except for this, items taken to another residence of yours, which could be limited to the greater of \$1,000 or 10 percent of the personal property limit shown on your policy (some policies also apply to theft). Typically, you should have another policy to cover all the tangible property at that location, including loss by theft.

Some homeowners or renters policies may limit coverage for items kept in a self-storage facility. Most homeowners or renters policies would be limited to the greater of \$1,000 or 10 percent of the personal property limit shown on your policy. Prior to storing items, check with our agency to determine your applicable coverage limit.

We'll be traveling by car on vacation. Do you have any suggestions?

Check with our agency to make sure that your car is up-to-date, and make sure the car is in good running condition. While traveling, be sure your passengers wear seat belts and young children ride in car seats at all times. Also, keep cameras, purses and other valuables with you while on vacation; never leave them in the car.

I plan to rent a car for this trip. Is it necessary to buy the insurance the rental agency sells?

It may not be. Prior to leaving for vacation, check with our agency to determine if your personal auto insurance policy covers damage to a rented vehicle, as many policies do. You may want to contact your major credit-card company to ask if a rental car charged to that account is covered for damage. If you don't have one of these pre-existing coverages, it may be wise to purchase insurance from the rental agency.

