

[3 ways to get prepared this summer](#)

As summer heats up, spend a few minutes on a home insurance check-up. As many Colorado disaster survivors will tell you, the trauma of a loss is ten times worse if your coverage is out of date or has major gaps.

Check your “Coverage A” dwelling limit

This dollar amount number should be as close as possible to what it would likely cost to rebuild your home after a total loss, including building code compliance. Read our [four ways to double check the adequacy of your home insurance](#) and avoid being [underinsured](#).

Inventory your home

Anyone with a pre-loss inventory has a huge advantage in the recovery process. Download the [UPHELP Home Inventory App](#). It’s an easy and fast way to document your property and securely store the records.

Fill gaps in coverage

Yep, we’re talking about flood insurance. Many have learned the hard way that just because your home didn’t flood in the past doesn’t mean it won’t in the future. Don’t wait until the fall...there’s a 30 day waiting period to buy flood insurance. Read our [Tips on Buying Flood Insurance](#) for more information.

Special Alert for Renters:

- Your Landlord’s insurance does not cover your belongings
- If you bought insurance because your lease required it, make sure it’s not a “liability only” policy. Your renter’s policy should also cover your personal property and at least 12 months of Loss

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the “Find Help” section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

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of Use.

- Consider flood insurance, especially if you live in a ground floor unit.
- For more information read: [What's UP with Renters Insurance?](#) (Available in English and Spanish)