

[Do you know what your insurance covers?](#)

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LITTLE ROCK, AR – It's disaster season; do you know where your insurance policy is? Think your odds of disaster are low so you don't need to really worry about what's covered? You're not alone. A recent survey shows a lot of us don't have any idea what's insured, or what to do when we need that policy's protection. But experts warn we need to find out, before an emergency.

Ann Middleman's home looks great now, but not so long ago she had a bit of a water problem, caused by broken pipes under her home. The plumber's proposal:

"He said I think we're going to have to dig up your floor in the kitchen," Ann recalls. "I have a ceramic tile floor in the kitchen and I was thinking, 'Oh no, that's going to be a mess.'"

She knew to call her insurance company, which brought in an adjustor. She thought she knew what her policy would pay for too...

"I thought my homeowner's policy covered anything. You know, something breaks, there's damage, it's covered. Not necessarily true."

Ann's not the only one in the dark when it comes to insurance policies. Can you say for sure whether you're covered for damage from a flood or a wind storm? You would think it's basic stuff but a recent insurance industry survey finds many Americans still don't know whether they have the right coverage.

"About 51% believe they are somewhat prepared," says Robert Rusbuldt, CEO of the Independent Insurance Agents

and Brokers of America (IBA).) “ 22-23% believe they are not prepared at all.”

What does being prepared mean?

“They may have

talked to an insurance agent or broker about their coverages,” explains Rusbult. “They have taken videos or pictures of their belongings.”

Take pictures and videos? Yep. Inside your home and out. Why?

“That

makes the claims process go a lot easier. It’ll go much faster if you can prove you had custom built in cabinets made in your living room that weren’t there when you purchased the house,” Rusbult says.

Something

else that will help if you end up having to file a claim: stick to the facts. According to the United Policy Holders, a non-profit group created to educate consumers, don’t offer up personal opinions when you’re dealing with the insurance company or adjustor.

“If your

home has been damaged your job is to tell the insurance company what the damage is and what you know so far about what you think it’s going to cost to fix it,” says Amy Bach, Executive Director of United Policy Holders. “When you start getting into what you think might have caused it you may get into trouble.”

And stay on top of things.

“Get a copy of your policy. Keep a diary. Write down conversations—what was said and when and keep a paper trail.”

Also, know what you’re covered for in terms of the value of your house.

Rusbult

says, “Will you get enough money to rebuild your house the same way it was before? Do you have an inflation kicker in your homeowner’s policy?

What kind of coverage do you have on your possessions?”

If you

don’t know, this is the time to find out. In Ann’s case, she had to pay for the new pipes, but the insurance covered the repairs to all the



other damage. Her advice to others:

“Try looking at your policy. I was very surprised.”

Some

other tips from the insurance groups: when you do have damage call your insurance company before you start fixing the problem. If you have to fix something to stop more damage from taking place, make sure you take pictures or videos of the initial problem first.

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