

[Guest Speaker Shares Insurance Buying Tips with RB Community Council](http://ranchobernardo.patch.com/articles/guest-speaker-shares-insurance-buying-tips-with-rb-community-council)

[http://ranchobernardo.patch.com/articles/guest-speaker-shares-insurance-buying-t...](http://ranchobernardo.patch.com/articles/guest-speaker-shares-insurance-buying-tips-with-rb-community-council)

The topic of insurance may prompt some people to nod off. However, in a community familiar with the ugly side of Mother Nature, the discussion couldn't be more welcome.

The Rancho Bernardo Community Council hosted guest speaker Kaye Coates of United Policyholders on Thursday at the Rancho Bernardo Library. During her presentation, Coates provided attendees with tips to make sure policyholders are not left in the dark by insurance providers should a natural disaster occur. United Policyholders (UP) is a non-profit organization that has offered free resources to individuals and businesses having insurance problems since the early '90s. Coates, UP outreach coordinator, knows first-hand the importance of insurance resources.

As a victim of the 2003 wildfires, Coates said making sure one's current policy is dependable is crucial for any homeowner.

"After having to go through the process of trying to remember everything that you've lost in your home, [it] definitely made us become aware of the importance of making sure you're insured to value," Coates said.

Coates' presentation primarily provided audience members with ways to gain peace of mind that they will be financially protected should a disaster befall their residence.

"This is your money out of your pocket," Coates said. "You want to make sure you're paying for what you think you're getting."

Coates said she believes society in general takes insurance for granted. She recommended that home insurance policies be reviewed at least once a year, or after any major home modification.

"If you don't have a proper inventory of your items that you own in your home, there's no way that you could document that to an insurance company so that if you do lose everything ... you will be reimbursed for it," Coates said.

Coates' top insurance buying tips to attendees included:

Don't underestimate the cost of replacing what you have.

Don't blindly trust that your insurance has got you covered.

Do reduce your cost by raising deductibles.

Do take the time to shop for full coverage and best price.

Coates also shared links to various websites where individuals can find earthquake insurance guidelines and more tips about insurance shopping.

"I wish I knew years ago what I know now," Coates said. "You can't stop natural disasters but you can minimize the consequences to your most valuable assets."