

## Holes in your safety net?

UP has been [in the news lately](#) working hard to help Americans focus on the dry but important topic of properly insuring assets.

Victims of devastating [hurricanes and wildfires](#) in Puerto Rico, Florida, Texas and California are getting a second shock of having to scramble to find funds to cover losses their home insurance won't cover.

### **Summing UP:**

Find your policy's [Declarations Page](#) and check your benefits in each category.

- Do you have enough coverage to rebuild your home, per square foot of living space? Take into consideration construction costs in your region.
- Do you have coverage for:
  - Flooding, high winds, earthquakes, mold
  - Building Code Upgrades/Compliance
  - Sewer and Drain Backup
  - Extended Replacement Cost in the event of a total loss
  - Replacement Cost coverage
  - Enough coverage to cover temporary rent for up to 2 years

The above list are just some of the coverages that make a BIG difference during claim time. Use our [Insurance Check UP](#) and call your insurance agent, get answers, make adjustments, take good notes on the conversations and keep them in a safe place.

Remember, the max grant you can get from FEMA is \$34,000, and charitable aid rarely covers rebuilding a home. If money is tight, raise your deductible and reduce non-essentials such as Contents and Other Structures coverage.