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USA Today

Tips for making sure you have enough home insurance:

Get estimates from multiple insurance agents about what it would cost to rebuild your home.

STORY: Wildfires spotlight insurance-coverage issues

Consider paying a contractor to assess the cost of rebuilding. "I would do that at least once, to get a baseline and then adjust for inflation" and for improvements you make through the years, says J. Robert Hunter., director of insurance at Consumer Federation of America.

Don't skimp on coverage to save premiums. You don't want to face heartache — and out-of-pocket expenses — if disaster strikes, says Amy Bach., executive director of United Policyholders, a consumer-advocacy group.

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Notify your insurance company if you make improvements to your house. Whether you're adding a room to the house or putting in granite countertops, you should update your insurance policy to reflect the higher cost of rebuilding, says Roger Wildermuth., a spokesman at USAA.

Make sure you understand the policy you're buying. The most common policy — so-called extended replacement cost insurance — will typically pay up to 25% above the policy value to rebuild the home. Consider raising your contents coverage. If your belongings are destroyed, most homeowners' policies will pay 50% to 70% of the insurance value you have on the home's structure. Many policies also factor in depreciation before paying you for your belongings.

Realize that even if you take all these steps, it's difficult to predict how much the cost of building supplies or labor will rise after a major disaster, Hunter says. That means that you could still find yourself underinsured.

You can find more information on insuring your house at:

United Policyholders: Dos and Don'ts When Insuring Your Home

Insurance Information Institute: Homeowners Insurance Information

Source: USA TODAY research