

Mind the gap - Fill the holes

Any time the topic of insurance catches your attention is a good time to check on yours. Exclusions and high deductibles cause major protection gaps. Once again a [UP R2R survey](#) documented that 2/3 of wildfire survivors don't have enough insurance to pay for their rebuild.

Here are questions to ask your insurer or agent based on UP's work with home and business owners:

Your home

"Are there exclusions or caps in my policy for damage from flooding, volcanic eruptions, hurricanes, earthquakes, wildfires and/or tornadoes? If so, do you sell coverage for those events and if so how much does it cost?"

"How can I reduce the chances of my home being damaged and do you offer [assistance/discounts](#) for making [specific improvements](#)?"

Your car

"Do I have rental car coverage while my car is being repaired? Are my UM/UIM and liability limits high enough to protect my assets in the event of a serious accident?"

Your business

"Is my business interruption and inventory replacement coverage adequate for my specific operations?"

Your assets

"Do I have enough liability insurance to protect my assets if I get sued?" [Will this policy cover my legal fees and fully indemnify me?](#)

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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Take notes of the conversations take action to fill the gaps, store your notes in a safe place.

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