

## 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?](#)

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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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