

[Pesky Gaps and Caps](#)

(No) thanks to past wildfires, many Scripps Ranch residents have as much insurance expertise as professional agents or brokers. During the vacation months when empty homes are a target for burglars, it's worth checking your homeowner's policy for those pesky "internal limits" that apply to items thieves often target. Here are some typical caps you may find in your policy:

- \$1,000: securities, accounts, deeds, stamps
- \$1,000: jewelry, watches, fur-by theft
- \$2,500: silverware
- \$200: money, banknotes, coins
- \$1,000: watercraft
- \$1,000: trailers, not used with watercraft
- \$2,000: firearms
- \$2,500: business personal property

If your policy has similar caps and they're below the value of your items, consider buying an endorsement or rider to increase your protection. Email info@uphelp.org to receive our Tip of the Month – practical tips on insurance from United Policyholders. UP is a nonprofit consumer help organization supported by many SRCA members. Our tips are based on advice from a national corps of volunteers with expertise in all aspects of insurance, financial planning, and loss recovery.

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