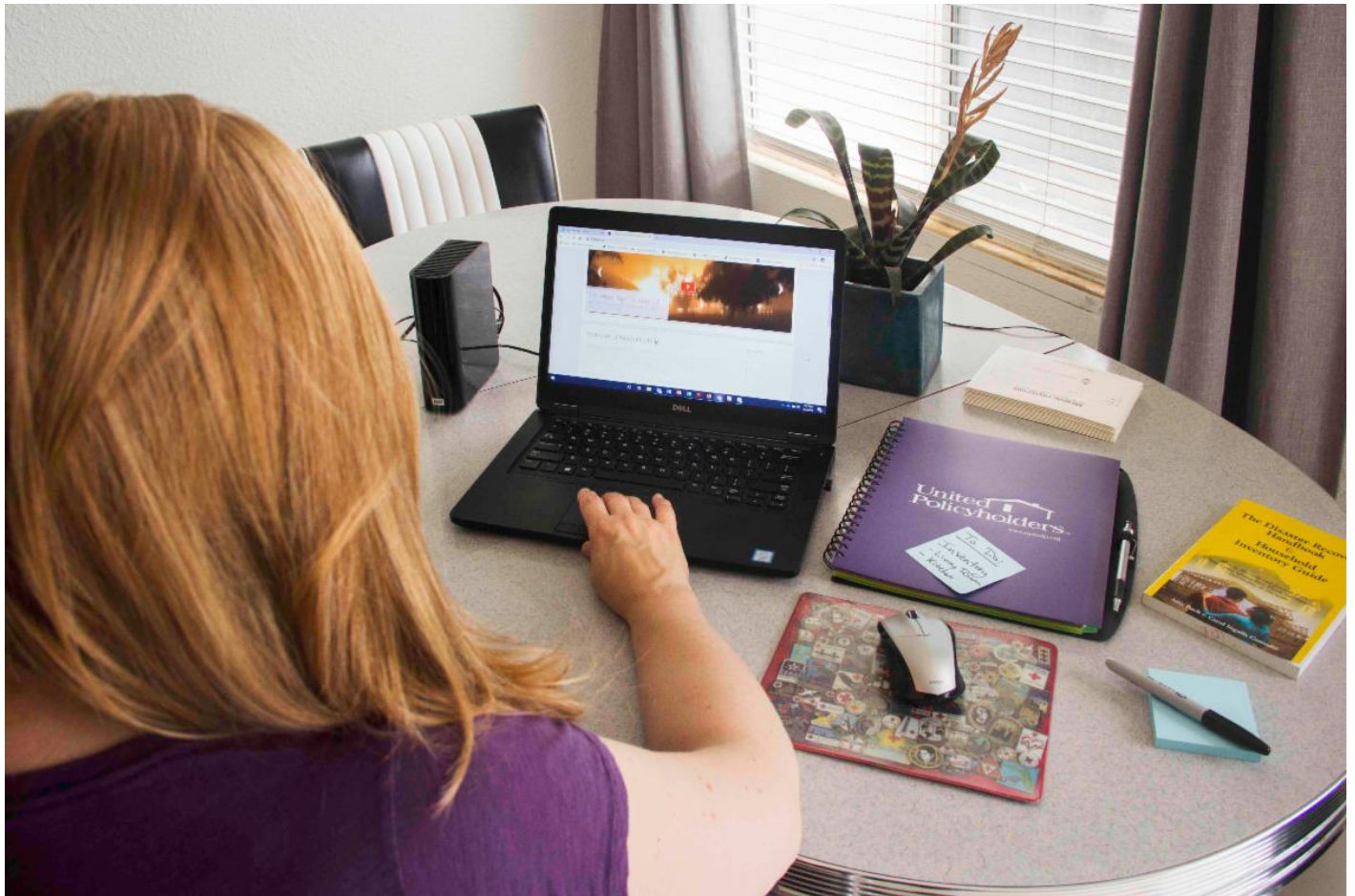


SIPping lemonade -TCB*



We all know the bad news. The good news is you may have time to take care of tasks that have long been pushed to the bottom of your “to do” list. Getting your insurance records in

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Source: <https://uphelp.org/sipping-lemonade-tcb/> Date: January 17, 2022

order and [inventorying your property](#) are two of those tasks.

How about using this time to find or request complete and current copies of ALL your insurance policies and check that they are up to date for your current situation? This includes home, renters, business, car, life, health, long term care, and disability.

- If you've opted for "paperless" and auto-pay, you may have to dig through your inboxes or log into your insurers' website to access policy documents.
- If you have a term life policy - when will it end? Think ahead...
- If you have business equipment at home that's worth more than \$1,500, check your home or renter's policy limit for that category - is it enough?
- If you have a smart phone or video camera, walk around the inside and outside of your residence and record and describe the features and objects you see. Save the video in a safe online location.

If you're a business owner in need of guidance on collecting insurance benefits to offset COVID-19 losses, please visit [our new library](#) focused on that topic.

[Most car insurance companies](#) have agreed to give partial premium refunds to their customers because the risk of accidents has plummeted with so few cars on the road due to the coronavirus. If your insurer hasn't already contacted you, give them a call. Every auto insurer should be giving their customers a refund, even if every state insurance regulator is not ordering them to do so. It's the fair and right thing to do.

**SIP = Sheltering in Place, making lemonade out of lemons, taking care o' business...

Help UP continue to have your back when insurance matters.

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