

Trick or treat...what's in yours?

Make sure your policy has more treats than tricks!

The only thing scarier than how devastating the last year has been with wildfires, lava, flooding and hurricanes is language we've been finding buried in some of the insurance policies that impacted people have been showing us.

Take a moment to dig up your current home or renters policy and [go over it with your insurance company](#). Don't just rely on "Yes, you're covered." Ask lots of "what if" questions. Keep good records of your assets and communications related to insuring them. Take notes of the conversations, action where needed, then store your notes in a safe place.

Here's some scary language from a popular insurer:

The new Amendatory Endorsement – **Limitation of Liability for Wild Fire Smoke, Soot, Char, Ash, Odor Damage** – J6965A 1st Edition (J6965A) is now part of your policy...This is a reduction in coverage. Below is a brief summary of the changes made by this endorsement.

This endorsement adds a **Limit of Liability of \$5,000 to your policy**. The "Limit" applies to limit what we will pay under the policy for all loss resulting from Wild Fire Damage.

Under A. Wild Fire Odor, Smoke, Soot, Char and Ash, of this endorsement, we added definitions for Wild Fire and Wild Fire Damage...Note that Wild Fire Damage does not include actual burn damage or heat damage to covered property by a wild fire.

Under B. Limited Coverage of Wild Fire Damage, of this endorsement: The following are subject to the \$5,000 Limit of Liability: sudden and accidental direct physical loss or damage to covered property, Fair Rental Value, Loss of Rents, or Additional Living Expense coverage; Other or Additional Coverage or any Extension of Coverage per the terms of those coverages.

The limit of liability also includes the costs and expenses required to clean visible wild fire matter from your property or to neutralize or deodorize a smoke odor from a Wild Fire. We do not cover or pay to clean Wild Fire smoke, soot, char, ash, debris and other matter which is not visible to the unaided human eye.

United Policyholders works hard to expose unfair policy wording before it can trip up an insurance consumer after a loss. For more useful tips, visit our free online consumer help library [here](#).