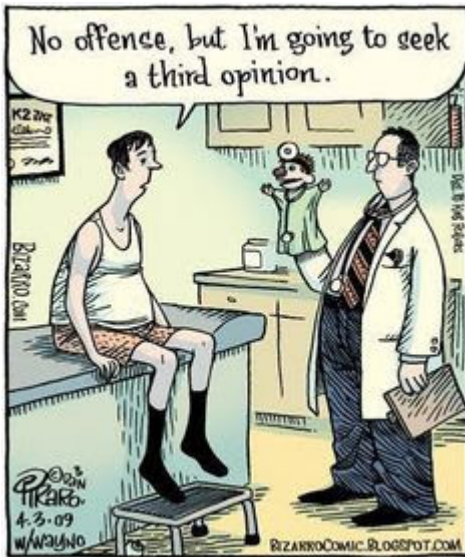


Trust but verify



If an insurance company rep gives you a dollar figure – get a second opinion. Whether it's an [estimate to repair damage](#) or a [quote to insure your property](#) – trust but verify that it's accurate.

This same adage applies to medical diagnoses for serious conditions: Resources such as C2it can help you trust your doctor but verify that his or her treatment plan is the most beneficial for your situation.

Speaking of trust, if you've created one for tax planning purposes and transferred ownership of your home into the trust, make sure the trust and trustees' correctly spelled names appear on your home and umbrella policies as named or additional insureds. One less headache if you ever file an insurance claim.

And while you're at it, check your Declarations pages to make sure your property is accurately described. Mistakes on addresses and square footage are very common and much easier to fix before a loss than after. If your flood insurance on your primary home recently jumped by \$250, check that it's not

incorrectly listed as a second home. [A good agent](#) will jump right on to helping you with the paperwork to fix these errors.

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