

## [Your insurance might not cover everything you think it does: Here's how to check how much coverage you have](#)

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As many as 3 in 4 U.S. homeowners could be underinsured, claims a recent CBS News report with policy holders urged ensure they are fully aware of the details relating to their respective insurance policy. Paying attention to the small print is also highly advised by home owner groups.

With the continuing threat posed by extreme weather affecting almost 50% of all U.S. homes, it's essential for owners know exactly how much coverage they have.

Many homeowners may discover that they lack coverage for natural disasters and these individuals are encouraged to review their policy and endeavour to secure the maximum amount of coverage available.

### Personal possessions

Home insurance should also cover personal possessions, also known as contents insurance and policy holders are also encouraged to make a series of lists of these belongings, along with their estimated value. The list should be updated on a yearly basis and include new and expensive and valuable acquisitions.

Should any insurance policy holder have concerns relating to their coverage, further information can be secured via the nonprofit United Policyholders' website at [uphelp.org](http://uphelp.org).

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The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the "Find Help" section of [www.uphelp.org](http://www.uphelp.org). United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

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