

Did You Know?

"Why do I pay for outbuildings on my homeowner's policy when I don't have any?"

We get this question often. The fact is, there is no cost involved. The homeowners policy is a package that incorporates many coverages into one rate. The "Other Structures" coverage in the homeowner's policy is an automatic separate limit (10% of the dwelling insurance amount). It protects outbuildings such as a pool, garage, fence, cabana or shed.

An analogy is a car purchase. A car comes with cigarette lighter. If you are not a smoker, it is useless to you. But the car doesn't cost you any more since all cars are automatically equipped with them. We encourage annual reviews of your home and auto coverages. Call or drop by our office. We also invite you to call or email us anytime you have a question about your insurance.