



Special Report

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Answers to questions you may have before going on vacation

How can I secure my house or apartment while I'm away?

Create a lived-in look to deter burglars. Do this by stopping newspaper and mail deliveries, asking a neighbor to park their car in your driveway occasionally, and putting lights on a timer or asking a neighbor to turn lights on in the evening. Use a telephone answering machine or call forwarding to quiet ringing telephones. And, make sure that all windows and doors are locked to make entry difficult for intruders.

If my home is burglarized or damaged by fire, are all of my possessions covered?

Under a standard homeowners insurance policy for a single-family home, the contents of the home are normally covered for at least 50 percent of the amount of insurance on the building (\$50,000 contents coverage on a house insured for \$100,000). A renters policy is written for a specified dollar amount, based on what you own, to cover the loss of personal belongings in your apartment. There are special limits of liability on certain items in certain situations, however. Typically, there is a \$100 or \$200 limit on money and \$1,000 on securities, passports, tickets and stamps. There is generally a \$1,000 limit on watercraft, trailers and outboard motors. For fine jewelry, furs and watches that are stolen, a usual limit of \$1,000 is set. And, there is typically a \$2,000



limit for theft of guns and a \$2,500 limit on theft of silverware, goldware and pewterware.

A home inventory is important to have should you become the victim of a burglary or fire. The inventory is a list of your possessions, including makes, models and serial numbers. Photographs or a videotape of your belongings are other ways of recording what you own. These records should be kept in a safe place away from the house or apartment so they would not be lost in the event of fire.

What if the items I take with me on vacation are stolen?

Your belongings are generally covered by your homeowners or renters policy anywhere in the world, including items in storage facilities, suitcase contents and items lent to friends. An exception to this are items usually kept at another residence of yours, which

would then be limited to the greater of \$1,000 or 10 percent of the personal property limit shown on your policy (some restrictions also apply to theft). Typically, you would have another policy to cover all the eligible property at that location, including loss by theft.

We'll be traveling by car on vacation. Do you have any suggestions?

Check with our agency to make sure that your policy is up-to-date, and make sure the car is in good running condition. While traveling, be sure your passengers wear seat belts and young children ride in car seats at all times. Also, keep cameras, purses and other valuables with you while on vacation; never leave them in the car.

I plan to rent a car for this trip. Is it necessary to buy the insurance the rental agency sells?

It may not be. Prior to leaving for vacation, check with your professional insurance agent to determine if your personal auto insurance policy covers damage to a rented vehicle, as many policies do. You may want to contact your major credit card company to ask if a rental car charged to that account is covered for damage. If you don't have one of these pre-existing coverages, it may be wise to purchase insurance from the rental agency.

If you have any questions about this report, please call us at 856-935-0845.



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