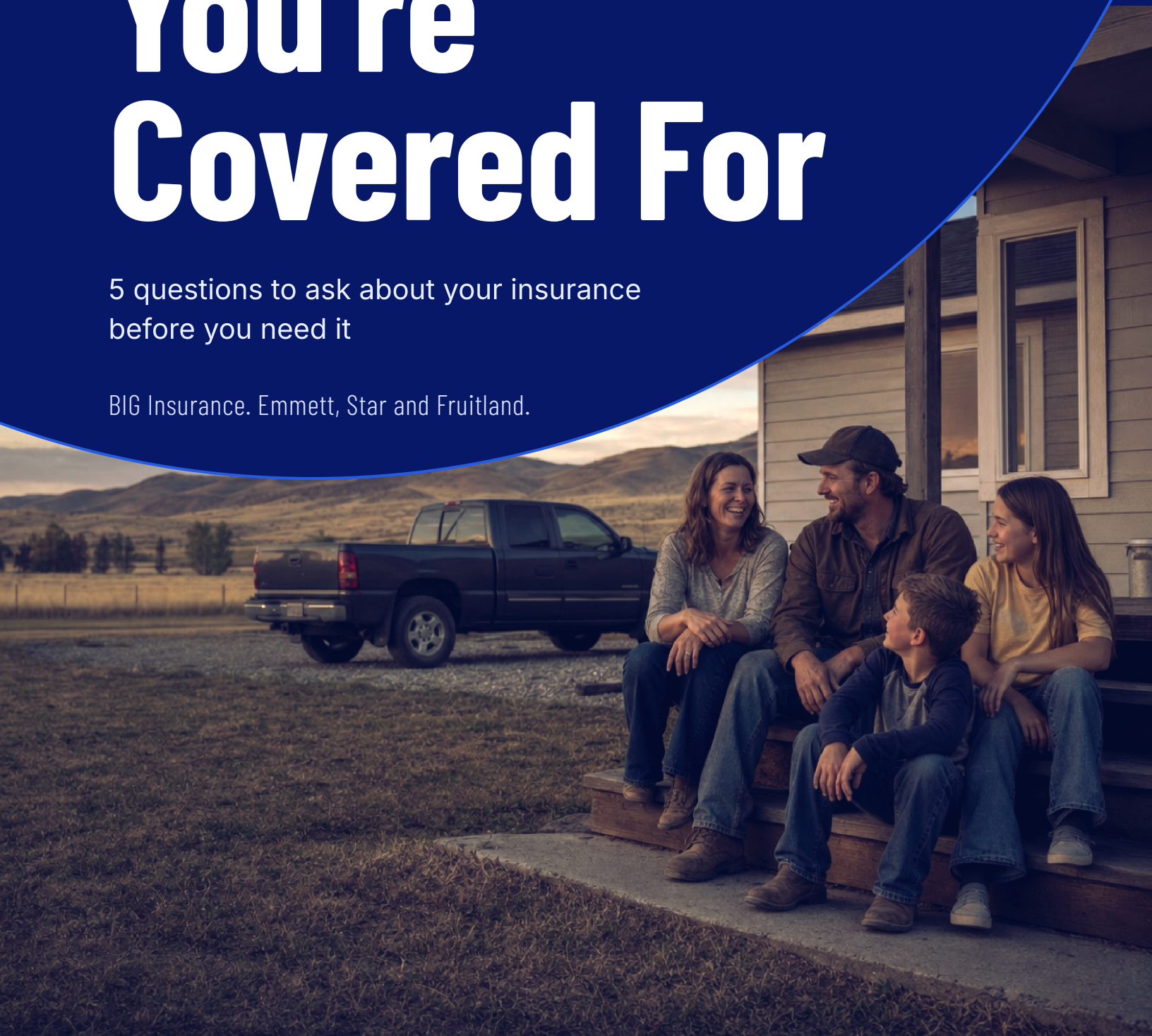
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Draft for review

Know What You're Covered For

5 questions to ask about your insurance before you need it

BIG Insurance. Emmett, Star and Fruitland.



Start here

> *You pay for insurance every month. You should know what it does.*

Most policies are long, and chances are nobody has ever walked you through yours. So here are five questions worth asking about your own policy. Each one is about a part of a home or auto policy that people often miss.

You don’t need to know insurance words. Pull out your policy and see how many you can answer. If you get stuck, bring it to us and we’ll go through them with you.

One note before you start. Coverage depends on your policy terms. Every policy and every carrier is different, so use this guide to ask better questions, not to decide what you have.

1 Is your home insured for what it would cost to rebuild?

What it is.

Your home policy has a dwelling limit. That's generally the most it pays to rebuild your house. It should be based on what it costs to rebuild today. That's a different number from what you paid for the house or what it would sell for.

Why people miss it.

The limit is often set the day you buy and never looked at again. Building costs change. So do homes: a new shop, a finished basement, a remodeled kitchen.

Ask this.

"If I had to rebuild my house from the ground up today, is my dwelling limit enough? How did we get to that number?"

2 What happens if a leak goes unnoticed?

What it is.

Many standard home policies cover water damage that is sudden, like a pipe that bursts. Damage from a leak that goes on for weeks or months, behind a wall or under a floor, is often treated differently and may not be covered. Some carriers offer hidden water damage coverage you can add.

Why people miss it.

"Water damage" sounds like one thing. Policies often split it up by where the water came from and how long it took. A slow leak damages your house, and that's when you learn your policy doesn't cover it. Better to learn it now.

Ask this.

"If a pipe leaked slowly inside a wall and I didn't find it for months, how would my policy treat it? Can I add hidden water damage coverage?"

3 Are you covered for flood?

What it is.

Flood means water that rises from outside the house: a river over its banks, snowmelt, or runoff after heavy rain. Many standard home policies do not cover flood. It is usually a separate policy.

Why people miss it.

It's easy to assume flood is part of water damage. And if your lender didn't require flood insurance when you bought, it may never have come up. Flood policies often have a waiting period before they start, so this is a good question to ask early.

Ask this.

"Does my policy cover flood? If not, what would a flood policy cost for my address, and how soon would it start?"

4 What if the other driver has no insurance?

What it is.

If a driver with no insurance, or not enough, hits you, their policy may not pay for what happened to you. Uninsured and underinsured motorist coverage on your own auto policy is what steps in. It has its own limits, separate from your liability limits.

Why people miss it.

It's a line most people skip, and it's often one of the first things trimmed to bring a price down.

Ask this.

"What are my uninsured and underinsured motorist limits? Do they match my liability limits? What would it cost to raise them?"

5 What parts go on your car after a claim?

What it is.

OEM parts are made by your vehicle's manufacturer. After a covered accident, many auto policies allow the repair to use aftermarket or recycled parts in place of new ones from the manufacturer. Some carriers offer OEM parts coverage you can add, often for newer vehicles.

Why people miss it.

It doesn't come up when you buy the policy. It comes up at the body shop.

Ask this.

"If my car is repaired after a claim, what kind of parts does my policy pay for? Can I add OEM parts coverage?"

How many could you answer?

If you could answer all five, good. You know your policy better than most people do.

If you couldn't, we can answer them for you. At BIG Insurance, we get to know you, then shop many carriers to fit your coverage to what you need to protect. Here's how it works.

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1 **Review**
your current coverage.

We start by getting to know you and what you need to protect. Then we read your policy and show you what it covers and what it leaves out.

2 **Compare**
what you have to what is possible.

We check many carriers and show you the options side by side. If you're better off staying where you are, we tell you.

3 Know you're
covered.

Pick the option that fits, or keep what you have. Either way, you know what your policy covers and what it doesn't.



Get your free coverage check.

Upload your current policy, or call if you'd rather talk. We read it and explain each coverage, so you know what you have and what it leaves out. If what you have is already right, we'll tell you to keep it.

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Coverage, limits and eligibility depend on your policy and the carrier. This guide is general information, not a statement of what any policy covers. BIG Insurance is the marketing name of Buck Insurance Group, Inc.