

Natural disasters – are you covered?

With extreme weather events on the rise, it's important to know if your home and property is protected in the event of a natural disaster. Coverage for natural disasters like earthquakes, floods, hurricanes or other perils are often not included in property insurance policies or may not be available in your area. It's important to review your insurance policy and speak with your licensed insurance professional to determine if additional insurance coverage is available in your region and if purchasing it is the right move for you.

Here are a few questions to consider when speaking with your agent, broker, or insurer:

- 1** What types of natural disaster coverage does your current property insurance policy include? What does it exclude?
- 2** What types of natural disasters are most likely to occur in your area?
- 3** Have you renovated or made any significant repairs to your property, or have you bought anything that would significantly increase the total value of your property?
- 4** Are there additional coverage options available to help protect you from potential loss in the event of a natural disaster?
- 5** What does the additional coverage include? For example, additional coverage for an earthquake may include damages resulting from the earthquake itself, like the collapse of the house. However, you may need another additional coverage for fire damage that occurs as a result of the earthquake.

Whether or not you choose to purchase additional coverage, regularly inspecting and maintaining your home can enhance your safety and help reduce damage in the event of a natural disaster. Talk with your local municipality and licensed insurance professional about steps you can take to help reduce your risk.

