

# **Most Common Auto & Home**

## **Coverage Limitations**

1. Sewer/Water Backup Coverage for basements
2. Scheduling Jewelry
  - No coverage if lost or mysterious disappearance
  - Limited coverage if stolen
3. Guns
  - Most policies only cover up to \$1,000 if stolen
4. Detached Structures
  - Most policies only cover you for 10% of your Coverage A
5. Multiple Owners of Home and/or Autos
  - Coverage follows the OWNER
6. Complete a Kelly Blue Book to determine your cars value
  - For vehicles 10-years old or older you might consider removing Comprehensive and Collision coverage
7. Watercraft and Fishing Equipment
  - Liability for outboard motors included up to 50 hp
  - Liability for I/O Inboard/outboard motors NOT automatically incl
  - Limited coverage for boats
8. In-Home Business – limited coverage for business property & liability
9. Umbrella Liability policies
  - Consider a minimum of \$1,000,000 of coverage
  - Consider Under/Uninsured coverage
  - Many time increasing comp & collision deductibles can save you enough money to obtain or increase an Umbrella policy!!

**We developed a comprehensive Personal Lines Checklist (PLC) that highlights approximately 60 major exclusions that most personal insurance policies have. If you want to ensure that you are properly covered please call us to complete a PLC.**



Insurance  
Financial  
Medicare

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