

70% of homeowners are underinsured. Insure your home using current pricing for materials and labor.



The House That Underinsurance Couldn't Rebuild

Ways to ensure you're adequately protected:

- **Inflation guard** adjusts your limits for annual inflation.
- A **home inventory** catalogues your personal property.
- A **replacement cost appraisal** can help with home valuation.
- **Building ordinance or law** reimburses your costs to rebuild to code.
- **Extended replacement coverage** increases your limits if there's a shortage of materials after a disaster.

Market value

is what someone will pay for your home, not the cost to rebuild it.

Replacement value

is how much it will cost to rebuild your home.

Guaranteed replacement value

covers the cost to rebuild your home regardless of limits.

Things that affect the cost to rebuild:



Square footage



High-end appliances



Exterior construction and roof type



Unique features



Bathrooms and rooms



Detached structures

Call us for a coverage review to keep your protection at optimal levels.