



PEAK INSURANCE

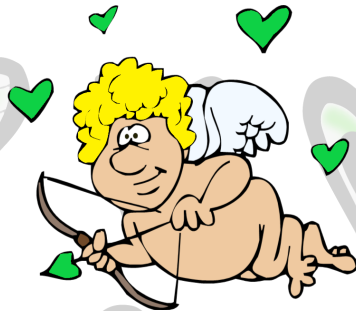
JANUARY
2019

Is Your Personal Property Protected?



Many of us acquire new valuable items at Christmas and Valentine's Day. It's a good time to re-evaluate if you are properly covered for theft or mysterious disappearance. Consider these tips:

- Make sure you have replacement cost on your personal property coverage as part of your home or renter's policy.
- Consider whether to increase your limits. Home policies will have lower limits on theft for some items, but usually offer upgraded interior limits for theft of specific items at additional cost.
- Think about adding a personal articles floater for valuable items such as jewelry. Floaters can cover "mysterious disappearance" anywhere in the world, and will likely require an appraisal for each item you want covered.
- Big boys' toys, such as ATVs and dirt bikes, are not covered under home insurance in most circumstances and require their own policies.
- If you have turned your hobby into a business, your home insurance may not cover business-related tools and equipment. Call us to discuss coverage options.
- If you are renting, you might be surprised at how affordable renters insurance can be. Many customers are able to get renter's insurance at almost no cost when factoring in their auto/renter's multi-policy discount.



Let's protect the things you love!

Peak Insurance recommends annual reviews to ensure proper coverage and best rates.