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# Answers to questions you may have before going on vacation

## How can I secure my house or apartment while I'm away?

Create a lived-in look to deter burglars. Do this by stopping newspaper and mail deliveries; asking a neighbor to park a car in your driveway occasionally; and putting lights on a timer or asking a neighbor to turn lights on in the evening. Use a telephone answering machine or call forwarding to quiet ringing telephones. And, make sure all windows and doors are locked to make entry difficult for intruders.

## If my home is burglarized or damaged by fire, are all of my possessions covered?

Under a standard homeowners insurance policy for a single-family home, the contents of the home normally are covered for at least 50 percent of the amount of insurance on the building (\$50,000 contents coverage on a house insured for \$100,000). A renters policy is written for a specified dollar amount, based on what you own, to cover the loss of personal belongings in your apartment. There are, however, special limits of liability on certain items in certain situations. Typically, there is a \$200 limit on money and \$1,500 on securities, passports, tickets and stamps. There is generally a \$1,500 limit on watercraft, trailers and outboard motors. For fine jewelry, furs and watches that are stolen, a usual limit of \$1,500 is set. And, there is typically a \$2,500 limit for theft of guns and a \$2,500 limit on theft of silverware, goldware and pewterware.

A home inventory is important to have should you become the victim of a burglary or fire. The inventory is a list of your possessions, including makes, models and serial numbers. Photographs or a videotape of your belongings are other ways of recording what you own. These records should be kept in a safe place away from the house or apartment so they would not be lost in the event of fire.

## What if the items I take with me on vacation are stolen?

Your belongings generally are covered by your homeowners or renters policy anywhere in the world, including items in storage facilities, suitcase contents and items lent to friends. Exceptions to this are items usually kept at another residence of yours, which then would be limited to the greater of \$1,000 or 10 percent of the personal property limit shown on your policy (some restrictions also apply to theft). Typically, you should have another policy to cover all the eligible property at that location, including loss by theft.

Some homeowners or renters policies may limit coverage for items kept in a self-storage facility. Most homeowners or renters policies would be limited to the greater of \$1,000 or 10 percent of the personal property limit shown on your policy. Prior to storing items, check with our agency to determine your applicable coverage limit.

## We'll be traveling by car on vacation. Do you have any suggestions?

Check with our agency to make sure that your policy is up-to-date, and make sure the car is in good running condition. While traveling, be sure your passengers wear seat belts and young children ride in car seats at all times. Also, keep cameras, purses and other valuables with you while on vacation; never leave them in the car.

## I plan to rent a car for this trip. Is it necessary to buy the insurance the rental agency sells?

It may not be. Prior to leaving for vacation, check with our agency to determine if your personal auto insurance policy covers damage to a rented vehicle, as many policies do. You may want to contact your major credit-card company to ask if a rental car charged to that account is covered for damage. If you don't have one of these pre-existing coverages, it may be wise to purchase insurance from the rental agency.

