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**NOW IS A
GOOD TIME**

CHECK YOUR HOMEOWNERS INSURANCE AHEAD OF SEVERE SUMMER WEATHER

On top of increasing frequency and intensity of major storms, lumber prices have skyrocketed—up 67% already this year, which means the cost of repairing or replacing your home may be more than you realize.

Now is a good time to be sure your homeowners policy is sufficient to cover the cost of repairing or rebuilding your home if severe weather strikes, it may cost far more than you'd expect and could be a major financial hit if you don't understand the coverages you have.

Here's what to review in your policy:

REPLACEMENT COST

Standard policies typically will repair or replace your home up to the amount it's insured for. It's important that you have sufficient coverage and to take into consideration the higher costs of rebuilding your home, especially if it's been a while since you purchased the insurance.

FLOODING RISK

In New York State, homeowner's policies exclude flooding from coverage, yet just one inch of water in your home can cause up to \$25,000 worth of damage, according to FEMA. Flood policies are available for purchase, call us to get a quote.

PROTECT YOUR IMPORTANT RECORDS

Long before disaster hits, important documents such as birth certificates, deeds, titles and tax returns, should be stored safely in a waterproof spot or better yet, you can scan and store them online or on a flash drive.

Additionally, take photos of your home's contents and condition, this will help in the claims process if your house is damaged.

Give us a call to go over your coverages, we are here to help!

Excerpts from CNBC / Sarah O'Brien

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