

## Insurance You Didn't Know You Needed

You know all about the basic coverage that comes with your health insurance, car insurance and home insurance policies. But did you know there are other special insurance policies and add-ons that you could be missing out on?

If you're traveling to Mexico, own an older home, or have a classic car or precious family heirlooms, etc., you should consider increasing your protection by looking into these lesser-known insurance policies and options.

### Mexico Auto Insurance

Planning to travel south of the border? Mexico does not recognize U.S. auto insurance. If you're driving to Mexico from the U.S. in your own car or a rental car, you will need to purchase a tourist auto policy.

- A Mexico-specific auto policy will cover damages if you're involved in an accident while there.
- If involved in an accident, you must show proof of Mexican insurance or you could be heavily fined and even arrested. This is true even if you are not at fault for the accident.
- Coverage can be obtained for the duration of your trip, from a few days to a few months or longer.

### **Homes Built Before 1986**

Homebuilding has changed over the years. If you're living in a home built before 1986, it's likely your house has outdated materials or old-fashioned types of construction. You can get a policy option that helps bring your house up to date if it is damaged.

- With this type of policy, in the event of a loss, your insurance covers repairs and/or replacement of outdated materials and construction methods.
- As a result, losses will cost less to settle.
- Those repairs and updates will reduce the coverage amount that you need to protect your home.
- This will ensure you have [enough insurance to rebuild](#).

### **Special Computer Coverage**

With many people working remotely this past year, computers have become our lifeline. Consider a special computer coverage option to ensure you are covered for all of your devices: desktop computers, laptops, tablets and smart phones. While homeowner policies typically cover possessions, special computer insurance offers more coverage.

- For example, if you accidentally spill a glass of water on your computer and it's damaged as a result, it would be covered.
- You also will receive more money for your damaged device than with your traditional homeowner's policy.

### Scheduled Personal Property Coverage (Rider)

Personal Property, also referred to as "contents coverage," is the term insurance companies use to collectively define the things you own inside your home. Scheduled Personal Property (SPP) Coverage is for items that have higher values above your personal property coverage limits. This includes:

- Heirlooms
- Watches
- Jewelry
- Artwork
- Instruments
- Furs

An SPP rider offers much broader coverage for your precious items: if you misplace a pair of earrings, they're covered; if a diamond falls out of a ring, or a guitar neck breaks, they're covered. There's no deductible if the covered items are stolen, lost, or damaged. SPP provides a replacement for the actual appraised value of the item.

### **Classic Car Coverage**

Spending time and money on a classic car? Make sure your car is protected with classic car insurance coverage. You'll pay less for it than standard auto insurance coverage and you can determine the value, the deductible, and the policy options that work best for you—including towing and coverage for lost or stolen parts. There are mileage plans that cover everything from cruising on the weekends to driving to attend auto shows.

- Classic Car Coverage is for all types of collectible vehicles: collector trucks, classic and custom motorcycles, kit cars, fire engines, military vehicles, and more.

### **Refrigerated Property Coverage**

When there is a power outage, the food in your refrigerator could spoil. A standard homeowner's policy may cover the costs of replacing some of the food. A refrigerated property policy provides additional coverage.

- A refrigerated property policy adds up to \$500 of coverage for property, such as meat that spoils because of a power outage or equipment failure.

### **Other Members of Your Household Coverage**

Do you have someone living with you who is not a relative, guest or tenant? You may consider this policy for other members of your household.

- If a new roommate moves in, and he or she is not on the lease, it may make sense to add this coverage.
- This policy adds personal property, liability, and additional living expense coverage for that person.

### **Pet Insurance**

Our pets are like family and we want to keep them as healthy as possible. Pet insurance can help to offset veterinary expenses.

- Depending on your policy, pet insurance may cover exams, prescriptions, lab tests and x-rays, surgeries, emergency visits, and even cancer.
- You make the initial payment, and then are reimbursed depending on the deductible and coverage limits you have selected.

### **Sump Pump Endorsement**

If your home is prone to flooding, chances are you have a sump pump to remove the water. A sump pump/water backup endorsement covers damage if your sump pump fails or something happened to cause water to back up into your home. This damage is not covered under standard homeowner policies.

- Just a couple inches of water backup can cause thousands of dollars in damage – ruining carpets, destroying appliances, and crumbling drywall.
- Problems could surface with any system—especially ones with old sewer pipes.

### **Permitted Incidental Occupancies – Residence Premises (for Home-Based Businesses)**

Do you have a home-based business? You may wish to add an endorsement to your homeowner's policy.

- This policy covers limited activity for business that takes place in your home or in a detached garage or other building on your property.
- It protects entrepreneurs, such as teachers offering in-home tutoring or music lessons.

### **Earthquake Insurance**

Ninety percent of Americans live in areas that are seismically active. If you live in an area that is prone to [earthquakes](#), you may want to consider this additional coverage.

- Homeowner, condo and rental insurance policies typically do not cover earthquakes.
- Earthquake insurance can help cover some of your losses.

### **Flood Insurance**

[Floods](#) are expensive. Just a couple of inches of water could cost thousands of dollars in damage to your home and belongings. There are a lot of [myths about flood insurance](#); it's important to know the facts:

- Flooding is America's most common natural disaster.
- One in four homeowners will experience a flood during a 30-year mortgage.
- A [flood insurance policy](#) can protect your home and its contents.

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