

Find the Gaps in Your Homeowners Insurance Policy



Released on: July 1, 2009, 4:27 am

Author: InsuranceAgents.com

Industry: [Financial](#)

Carefully reviewing your current policy can expose potentially expensive gaps in your coverage.

An advertisement banner with a light blue background. On the left is a photograph of a blue and white house. To the right, the text 'Save Up To \$400 On Insurance' is displayed in a large, bold, dark font, with the subtext 'Compare Multiple Quotes for Free' in a smaller, italicized font below it. Further right is a form with a 'Zip Code:' label and an empty input field, followed by an 'Insurance Type:' label and a dropdown menu currently showing 'Home Insurance'. A red arrow-shaped button labeled 'COMPARE QUOTES' is positioned to the right of the dropdown menu.

Chicago (InsuranceAgents.com) – Making sure you are properly covered is the single most important aspect of an insurance policy, yet it's one of the most common mistakes consumers make when seeking out [homeowners insurance quotes](#).

If your residence is one of the most important assets you own, you should make sure it is properly covered by reviewing your policy with your local agent. InsuranceAgents.com recently published an article detailing the risks many homeowners fail to cover because of [gaps in their homeowners insurance coverage](#).

According to the article, “many times these gaps aren’t realized until the homeowner tries to file a claim and realizes their policy doesn’t provide proper coverage ...” It’s important that you review your policy to see if it covers antiques, jewelry, electronics, floods, personal

liability, and many other critical coverages that most homeowners insurance companies offer.

The article goes onto explain that a personal injury coverage should be included in your policy. This additional coverage pays for things such as bodily harm, personal injury, libel/slander, or defamation of character to you, your family, or your guests while they are on the property. Typically this additional coverage is not expensive and can provide a significant amount of coverage for you.

You may want to consider other additional coverages like sewage backup coverage or flood insurance. The main point the article stresses is that there are a lot of available coverages available under your homeowners insurance policy that you should consider and it's in your best interests to find out where the gaps are in your current or new policy.

It's your responsibility to understand your rights and protect yourself and you don't want to be left with potentially thousands of dollars in rejected claims because you lacked proper coverage. Check out InsuranceAgents.com for more helpful article like this one about how to use homeowners insurance to protect your home and other helpful tools to help you find a lower rate.

Contact Details: Tom Lustina
InsuranceAgents.com
435 North LaSalle
Chicago, IL
60610
614 286 0193
<http://www.insuranceagents.com/>