



6 Things to Know about Insurance

Personal Property Limits



Please be aware that your Homeowners/Renters policy has a set [personal property limits](#) in the event of [theft](#). The limits are laid out in your policy.

If you have questions, please do not hesitate to give us a call. As Farmers has an excellent [Jewelry Floater](#), many of our clients choose to add this coverage.

Covered Peril Gaps



Please note that your homeowners/renters insurance policy does **NOT** include *Flood* or *Earthquake* Insurance. This means that as your policy stands, you will not be covered if either an *earthquake* or *flood* occur without these separate insurance policies.

We strongly urge you to please look at the *flood* and *earthquake* facts below to determine if your property should have *flood* and/or *earthquake* coverage.

Reasons to Buy Earthquake Insurance

Living in California, *earthquakes* are simply a part of life. Whether you rent or own your home, *Earthquake* insurance can truly save you.

If you are a home owner and there is a large *earthquake* that damages your home or dwelling, it will not be covered by your typical homeowners' policy.

However, *Earthquake* Insurance will give you some much needed coverage to help you rebuild, replace personal property and "Loss Of Use" coverage so that you have some place to live while your are rebuilding, or looking to buy another home.

Reasons to Buy Flood Insurance

No home is completely safe from flooding. *Flood* Insurance can be the difference between recovering and being financially devastated. Just one inch of water can cause over \$25,000 in damage. Why risk it?

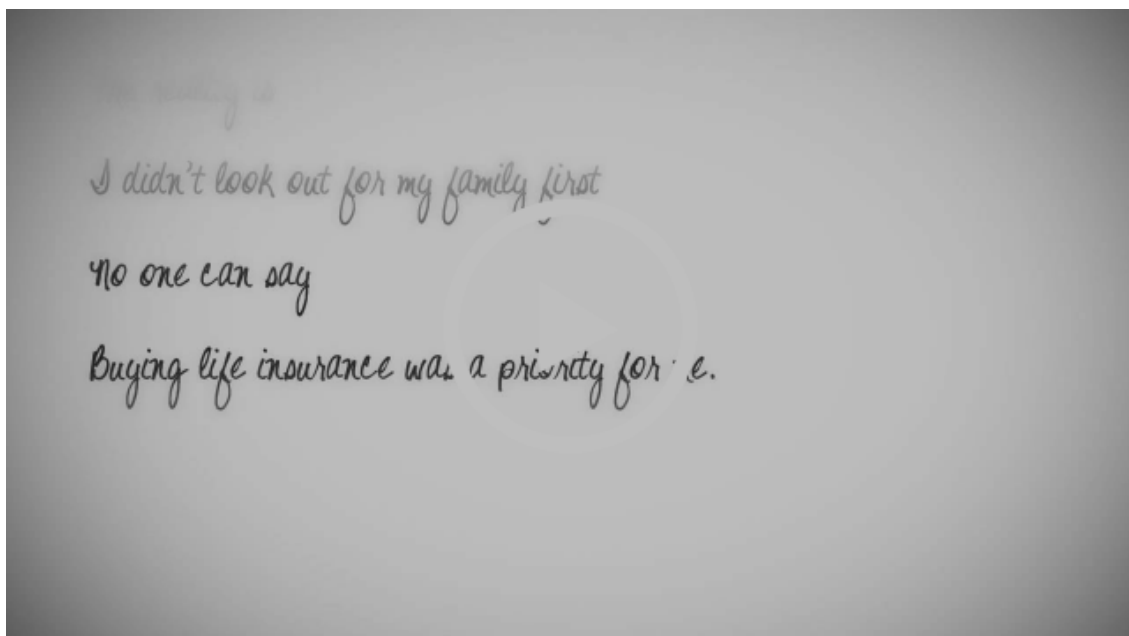
Flood Facts:

1. More than 20% of flood claims are from flood incidents that occur outside of [High Risk Flood Zones](#)
2. Flood Insurance can pay regardless of whether there is a Presidential Disaster Declaration
3. Disaster assistance typically comes in two forms, U.S. Small Business Administration Loan, or FEMA disaster grant averaging \$5000 per household. The average flood claim is \$30,000 and with Flood Insurance it does not have to be repaid

If you are interested in an Earthquake and/or Flood Insurance Quote
click on the button below to submit an email request

[Request Quote](#)

The Most Important Insurance We Provide Life Insurance



Life Insurance is Love Insurance

Our mission is to protect our clients and make sure that you, your family, and your assets are taken care of; especially in the event of a tragedy. We could not sleep at night knowing that the worst could happen and that we never discussed your life insurance needs.

When someone passes away, we are often one of the first calls by family members. We ask that if you do not have life insurance at all, please call or email us to set an appointment in order to go over Life Insurance options. If your policy is with another carrier, please send us a copy to keep in your file so that we may better serve your family in their most critical time of need.

A Review a Year Keeps You In The Clear

One of the things that sets us apart is our dedication to our clients. That's why it's important to check in once a year to review your insurance needs and make certain that your coverage is adequate and are receiving all possible discounts and insurance options.

Be sure to schedule your annual review.

Thank you for your continued business,

Mona Smart

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