

Before and After the Fire

Tri-Valley Estate Planning Council, February 3, 2011

Questions to Ask the P&C Provider

- Do you have the correct named insured on the Homeowners' policy?
- Does your policy provide at least 2 years' Additional Living Expenses?
- How did you calculate the replacement cost?
- Did you account for custom construction?
- Have you made significant changes to your home since it was last insured?
- Does your policy have Law/Ordinance limitations?
- Do you have a good estimate for the cost to replace all your belongings?
- When does the policy allow you to use Extended Replacement?
- Should any property be itemized – e.g., china, jewelry, art work?
- Do you have records for major purchases in a place outside the home?



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