

# The Sally Taylor Insurance Group

*Let us do your insurance shopping*



## Sally's Blog

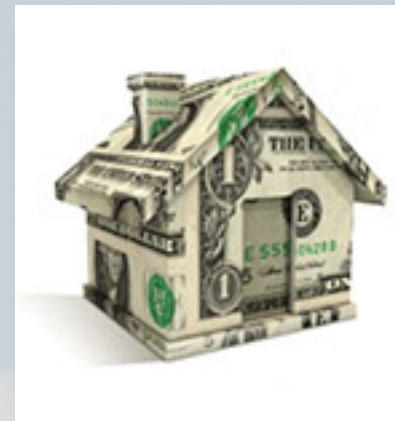
### Do you have enough home insurance coverage?

In today's era of escalating construction costs, it's a question worth asking. More to the point, **how much would it take to reconstruct your home?** According to a recent report from the insurance experts at Safeco, more than half (58%) of American homes are underinsured by an average of 21%.

To be clear, it falls on the homeowner to make sure you're "fully insured" and "insured to value." In insurance jargon, that means **you need enough insurance coverage to rebuild your home and replace your personal belongings in the event of total loss.**

#### To determine how much coverage you require, consider the following factors relative to your home:

- Age of your home (older homes are usually more expensive to reconstruct than newer homes) and architectural style (contemporary, colonial, ranch, 2-story)
- Features (fireplaces, cabinetry, built-ins, vaulted ceilings)
- Type of flooring (hardwood, tile, natural stone, carpeting)
- Finishes (crown molding, window and floor trim, faux paint, wallpaper, wainscoting, chair rails, staircases etc)
- Recent improvements (remodeled kitchen or bath, recessed lighting, built-in cabinets)
- Finished basement
- New addition



#### Next up: determine what it would cost in today's dollars to replace your personal belongings. Consider the following:

- The basics (furniture, rugs, linens, kitchenware)
- Electronic devices and gadgets
- Your entire wardrobe
- Jewelry, medicines and personal effects
- Tools in your garage or workshop

#### Besides your home and everything in it, you also need to consider the structures surrounding your home. At today's prices, what would it cost to replace items such as:

- Fencing, detached garage, gazebo, barn, garden or storage shed
- In-ground swimming pool
- Recently repaved driveway or sidewalk

Lastly, if you’re a passionate collector, consider upping your personal belongings coverage. The standard coverage that policies provide usually isn’t enough to replace a valuable collection.

**Overwhelmed? We can help you determine if your coverage is adequate.**

If you need additional coverage, or want to consider a different carrier, we’ll search the marketplace for the best possible coverage at the best possible rate.

Blog Archive

Questions? I’ve got answers. (303) 768-0000

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