

Do You Have Gaps in Your Insurance?

Here's a quick quiz to test your policies. If you find insurance gaps, contact us at (785) 284-3435 or 1-888-736-2265. With just one phone call, we can review your policy and make sure you have the coverage you need. Just ask for Larry Grose, Jan Steinlage, Amy Mitchell, Matt Saylor, or Betty Spiker.

- Do you have replacement cost on your personal property?
- Have you recently remodeled or added an addition?
- Do you have a burglar, fire, or smoke alarm?
- Do you rent any part of your primary residence or do you own any other property – like a cabin, vacation home, or rental property?
- Do you own any land (including vacant or farm land)?
- Do you heat any portion of your home or other structures with a wood-burning stove?
- Do you own any valuable jewelry, furs, silver, or gold pieces?
- Do you own a personal computer or mobile phone?
- Do you own antiques, musical instruments, fine art, camera equipment, guns, hearing aids, or collectibles?
- Do you have added coverage for the back-up of sewers and drains?
- Have you included earthquake coverage?
- Do you hold any non-remunerative (donated or voluntary and no income received) positions?
- Do you have towing and rental reimbursement on your auto policy?
- Do you own any recreational vehicles – like a dirt or trail bike, all-terrain vehicle, jet ski, snowmobile, golf cart, or boat?
- Do you operate a business in your home, (baby-sitting, cosmetic sales, seed and feed dealers, etc.), keep business property at home, or give private lessons there?
- Are your liability limits adequate on your home and auto to protect you in today's litigious society?

**These questions have been developed to serve as a starting point.
Call us to discuss your own unique circumstances.**

Saylor Insurance Service, Inc.
