



January 2011 Newsletter

Homeowners Insurance 101

As the name implies, homeowners insurance protects a person's home. But what exactly does it cover? Here is a quick run-down of the coverage that is provided in a typical homeowner's policy.

Dwelling Coverage

The dwelling amount on a homeowners policy provides coverage for the dwelling, including structures that are attached to the dwelling, such as a garage. The dwelling limit is determined by completing a replacement cost estimator. The replacement cost estimator takes characteristics of the home; such as square footage, number of bathrooms, basement completion, etc., and calculates how much it would cost to replace the home if it were completely destroyed by a covered loss.

Other Structures



the premises that are not connected to the dwelling. Examples of other structures include detached garages, storage sheds, and fences. The coverage for other structures is usually 10% of the Dwelling coverage.

Personal Property

Personal property provides coverage for belongings owned or used anywhere in the world. The personal property limit is generally calculated at 50% of the dwelling amount.

Loss of Use

Loss of use provides coverage in the event that the dwelling become uninhabitable due to a covered peril. Loss of use provides coverage for any necessary increases in living expenses and for fair rental value of the home.

Personal Liability

Personal liability provides coverage in the event of a claim that is brought up against an insured for damages because of bodily injury

or property damage. This provision covers an insured for negligent actions that are not related to a business activity or automobile. Under this coverage, the insurance company will provide legal defenses and pay up to the limit of liability for damages that the insured is legally liable.

Medical Payments

Medical payments provides coverage for an individual that is injured and requires medical services. This coverage does not apply to residents of the household.

The definitions provided are the basic coverages provided for all homeowners policies. There are many valuable endorsements that can be added to a policy, such as water and sewer backup and scheduled personal property.

If you have any questions about home coverages, please don't hesitate to ask. We love to answer your inquiries!

Winter Driving Tips

Ah, the joys of winter driving. Blowing snow, icy roads, zero visibility. Isn't it great? Just kidding! Driving on snow and ice covered roads is something that lowans

come to expect and it happens almost every winter. but just because we've been through it before doesn't mean we shouldn't take precautions.

Driving in Winter Weather

If at all possible, wait for snowplows to get on the roads to clear them off and allow yourself extra time to get to your destination.

Having emergency equipment in your vehicle is also recommended. Ensure that you have an inflated spare tire, wheel wrench, and jack in case you get a flat. Also carry a shovel, jumper cables, a bag of salt, and tool kit, in case you get stuck or stranded.

Also, carry a "survival kit"

made up of a flashlight and extra batteries, bright-colored cones or cloth, first aid kit, matches, and non-perishable foods such as canned nuts, dried fruits, and hard candies. Pack an extra blanket, pair of gloves, hat, and socks.

If you are in an accident or get stranded, stay with your vehicle!

Driving on Icy Roads

When driving on slick roads, decrease your speed and leave plenty of space between your vehicle and the cars around you. Apply the brakes gently to avoid skidding. Refrain from using the cruise control and use low gears, especially on hills. Be careful on bridges, overpasses and roads with light traffic as these freeze first.

Skidding Wheels

If your front wheels begin to skid, take your foot off of the

accelerator and do not try to steer right away. When the wheels skid sideways, the vehicle will slow and control will return. If your back wheels are skidding, take your foot off of the accelerator. Steer in the direction you want the front wheels to go. If your rear tires are going left, steer left, and visa versa.

Stuck?

If you do end up getting stuck, do not spin your wheels, as this will only dig you in deeper. Clear space around your tires by moving your steering wheel back and forth. Lightly touch the accelerator to ease your vehicle forward.

If you are still unable to get out, use a shovel to clear snow from your tires and underside of your car. Pour sand (or kitty litter, gravel, etc.) in the path of the wheels to gain traction. Apply light pressure to the gas and ease yourself out.

Take some of these tips with you and drive safely!

Info from weather.com



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