

# Florida Home Owners Insurance

## Did you buy the Right Coverage?

Protecting those assets that you have worked hard to enjoy is important. Yet, many homeowners do not update their insurance coverages diligently enough to keep pace with Florida's dynamic marketplace. This can cause difficulties if and when homeowner needs to file a claim for a loss.

### Dwelling Coverage

Homeowners should check dwelling insurance limits annually to make sure coverage is in force to repair or rebuild their home at current market conditions. A quick estimate can be done by multiplying the local building costs per square foot by total square feet of house. Remember any attached garages; and attached ancillary buildings need to be included in this dwelling limit. Homeowners interested in more accurately defining their dwelling value may use a third party appraiser or builder to determine the cost per square foot.

### Other Structures

Coverage for other Structures is usually 10% of the Dwelling Amount and covers sheds, detached garages and any other detached ancillary buildings that might be located on the property. Please review this coverage to make sure your non attached structures are adequately covered.

### Personal Property

Personal Property can be defined as any items in the home that are not attached to the dwelling and can be illustrated as any items that would fall out if the home if it was turned upside down.

Homeowners should maintain an up to date home inventory of personal belongings and photos to have ready for an adjustor in the event of a loss.

There are sub limits applying to certain types of personal property such as antiques, jewelry, furs, fine arts, silverware, guns, musical instruments, and money. These items should be insured separately and scheduled under an "all risk floater." The limit on these items on a standard Homeowners Form can be as low as \$1000 an item so make sure to check your policy and purchase an all risk floater if needed.



The Florida Coastline is covered with Homeowners that need to make sure that they are protected for the perils of Flood, Fire & Wind/Hurricane

### Claims Information

There are a few things outlined below that can be done before and after a homeowner's loss that are very helpful in processing of a claim.

#### Prior to a Loss

- Take Photos of Inside and Outside of Home
- Take Photos of All Personal Property Inside Home
- Make a Detailed List of All Personal Property Inside Home
- Save Any Receipts for Upgrades to Home or Personal Property

#### After a Loss

- Do what needs to be done to Stop Damage or mitigate damage
- Save all receipts during Temporary Repair
- Take Photos of Damage
- Report Claim to your Insurance Agent

**Blackwell Insurance  
(850) 769 2225**

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## Loss of Use

When a loss occurs homeowners typically must rent a place while repairs or reconstruction takes place and this limit provides the funds for that expense.

## Personal Liability

This coverage responds to claims occurring as a result of accidental injuries to others and unintended property damage for which the homeowner becomes legally responsible.

## Medical Payments

This covers actual medical expenses for accidental injury to guests in your home.

## Wind, Fire, Flood & Sinkhole

All carriers and all policies are not created equal so it is important to make sure that you understand the coverage and your carrier. Here are some things to remember when purchasing your homeowners policy:

- Flood is Always a Separate Policy
- Wind / Hurricane can be written as a separate policy so you should verify you have coverage
- Sinkhole has been driving non catastrophic homeowners losses in Florida so you need to make sure coverage is not excluded from your policy

Insurance is only a promise to pay until you have a claim and we are here to assure that your assets are protected when that claim does occur. Blackwell Insurance is here to serve you by creating custom insurance solutions using the most reputable insurance companies at the most competitive price to protect your assets.

Blackwell Insurance has been serving Homeowners in Florida since 1972. We will review your personal assets and make sure you get the most comprehensive coverage at the best price. Our agents make sure that you understand the coverage limits and deductible options available so you make the right choices to protect your home.



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**Serving Florida**  
**Since 1972**

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