



COVERAGE A *DWELLING*

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 Florida Licensed General contractor to determine the cost per square foot.

COVERAGE B *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.

COVERAGE C *PERSONAL PROPERTY*

Any items in the home that are not attached to the dwelling and can be illustrated as any items that would fall out of 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 \$1,000 an item so make sure to check your policy and purchase an all risk floater if needed.

COVERAGE D *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.

COVERAGE E *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.

COVERAGE F *MEDICAL PAYMENTS*

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

"Blackwell Insurance is here to ensure our clients get the best economic value for the coverage in the insurance marketplace."



**TINA BLACKWELL
ROMAIN, ARM**

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.



All carriers and all policies are not created equal so it is important to make sure that you understand the coverage and your carrier regarding the following coverages: Wind, Fire, Flood & Sinkhole. 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.

BLACKWELL INSURANCE TAKES THE GUESS WORK OUT OF BUYING INSURANCE.

HOW TO BE PREPARED FOR A CLAIM:

PRIOR TO A LOSS:

- Take photos and videos 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.
- Take photos and videos of damage.
- Save all receipts during temporary repair.
- Report claim to your insurance agent or carrier.

**Blackwell
INSURANCE**

BLACKWELLINSURANCE.NET
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TWO LOCATIONS TO SERVE YOU!

PANAMA CITY OFFICE
1109 Beck Ave., Ste B
Panama City, FL 32401

SANTA ROSA OFFICE
45 Sugar Sand Ln
Santa Rosa Beach, FL 32459