



Renewal Best Practices

- Keep your email address & contact information up to date with our agency for important billing reminders & updates.
- Inform our agency of any occupancy, deed/title, or name changes within a minimum of 30 Days as exclusions may apply (I.E., home becomes tenant occupied or goes up for sale; vehicle is no longer in your care-custody-control).
- Remember that Flood, Animal Liability, Structures Open to Weather (I.E., pool enclosures), Ordinance or Law, & Personal Articles (I.E., Jewelry & Antiques) can be limited or excluded.
- Be advised that many Detached Structures are excluded in the event of a hurricane (I.E., Sheds, Fences, etc.)
- Important: Verify that the mortgage/lender Additional Interest portion of your policy is correct. Having an old loan number or bank listed on your policy may cause delays with claim payments. It can also prevent insurance premium payments from being arranged through escrow accounts.