



DO YOU HAVE ADEQUATE INSURANCE?

With the rash of recent home fires in Rossmoor, Second Walnut Creek Mutual wants to provide you with information to ensure that you are covered in the event of fire.

What is Personal Property Insurance?

Coverage for your household contents and personal belongings: furniture, clothing, electronics, jewelry, artwork, etc.

What is Personal Liability Insurance?

Coverage in the event that someone is injured on your property, or damage to property that belongs to someone else.

What is Loss of Use Insurance?

Coverage to compensate for the loss of use of the insured property in the event of a fire or other serious damage.

How much Insurance do I need?

The amount of coverage varies depending on what the cost would be to replace the contents.

How much will it cost?

This will depend on what you and your insurance agent determine is the replacement value of your contents.

How do I choose an Insurance Company?

Talk to your neighbors, go online, compare cost of premiums, or telephone Insurance Companies listed in the yellow pages.

What alterations, upgrades, redecorations are covered?

Only alterations and upgrades that have been documented and are on file with MOD will be covered.

How can I document my valuables?

Photograph or videotape your contents. Store the photos or tapes in a secure setting, e.g., a safe deposit box.

Who should have Contents Coverage Insurance?

Every resident should have at least the minimum amount of coverage.