

HINTS FOR HOMEOWNERS

Is Your Insurance In Synch With Your Needs?

(NAPSA)—A recent survey found that homeowners may want to build up their knowledge of how much insurance they need.

According to the Travelers In-Synch Homeowners Insurance Study, conducted independently by Harris Interactive, nearly three in 10 (27 percent) are not sure whether their insurance policy will cover the replacement cost of rebuilding if the home is damaged.

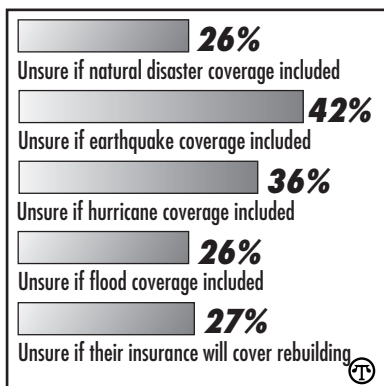
At least one-quarter (26 percent) report they are unsure whether damage caused by natural disasters is covered under their policy. Over one-third (36 percent) are unsure whether their policy will cover damage caused by a hurricane. Four in 10 (42 percent) are unsure about earthquake damage, while one-quarter (26 percent) don't know about flood damage.

It's not just risks that should prompt homeowners to reassess insurance needs. Potential increases in value may also be a factor.

Many homeowners get insurance coverage when they buy a house but then don't revisit their policy for years. Even home improvements can impact coverage—remodeling, installation of burglar alarms, and major purchases—but the survey suggests that few people make sure their insurance remains appropriate.

The survey reaffirmed the value of working with an insurance agent to make sure that coverage types and levels are where they should be.

"We are encouraging people to talk to an independent agent to get more information about their coverage and to discuss their



One-third of homeowners don't know whether their home insurance policy covers damage caused by hurricanes.

changing needs. It's all about managing risks and keeping your insurance in synch with your risks," said Joseph P. Lacher, executive vice president of Travelers Personal Insurance.

To help homeowners identify common risks, the company offers the In-Synch Challenge, a fun and informative game on www.travelers.com, that provides important risk mitigation information for homeowners.

Visitors are asked to tour homes and businesses and to solve common problems related to risks that policyholders typically overlook.

For example, one game asks participants to correctly place smoke detectors inside a home. Another challenges a homeowner's understanding of high-worth items that can be found in the average living room.

Keeping your insurance coverage up to date can help your family weather a variety of risks.