

# HINTS FOR HOMEOWNERS

## The Right Coverage For Your Historic Home

(NAPSA)—Properly insuring a historic home can be the first step to restoring it to its original state after a fire or other loss.

Unfortunately, many homeowners insurance policies don't take



**Many historic homes are not adequately insured.**

into account all the cost factors of rebuilding historic homes, especially scarce materials and old-world craftsmanship.

Mary Ann Avnet, a vice president with the Chubb Group of Insurance Companies, advises homeowners to obtain a thorough home appraisal that considers these costs.

Since these costs can escalate rapidly, she advises historic homeowners to make sure their insurance policies provide guaranteed replacement cost coverage. This can cover the full cost of rebuilding, regardless of the policy limit.

Avnet also warns that many insurers no longer provide this coverage or they sell it as a rider capped at 125 percent or 150 percent of policy limit. She also advises homeowners to ask their agents if their policy will pay for building code upgrades, such as rewiring.