

ARE ALL HOMEOWNERS CONTENTS COVERAGE THE SAME? NO WAY!
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Here are 21 Reasons to Purchase Deluxe Contents Coverage

The following are covered by deluxe and not standard (put in simple terms):

- 1) MYSTERIOUS DISAPPEARANCE** - Jewelry, furs, silver, gold and guns that are lost or misplaced (up to special limits).
- 2) EARTHQUAKE** - Deluxe contents affords earthquake coverage automatically for contents.
- 3) BROADER WATER DAMAGE** - Damage to contents is covered if rain or hail enters through open window or door.
- 4) BROADER WIND DAMAGE** - Losses due to wind entering an open window or door are covered.
- 5) CHILD-RELATED DAMAGE** - Children running, wrestling or playing in a house can damage TV sets, stereos, furniture, etc.
- 6) CIGARETTE BURNS** - severe scorching and scarring related to cigarettes and cigarette ash.
- 7) LOSS BY REPAIR** - Jewelry, watches, and furs are covered while being refinished, repaired or renovated.
- 8) POWER OUTAGE** - Food spoiled and related loss are covered when power fails (other than brown out or black out).
- 9) BREAKAGE TO "NON-FRAGILE" ITEMS** - Jewelry, watches, bronzes, cameras and photographic lenses.
**Example: Drop a camera and it breaks. *Example: Mishandle a watch and step on it.*
- 10) DAMAGE BY GUEST** - **Example: While you're entertaining, a guest accidentally tips over a stereo/VCR system ruining it.*
- 11) ENSUING LOSS CAUSED BY PETS** - Related water or wind damage. **Example: Pet dog tears through screen door during rain/wind storm and loss ensues.*
- 12) ENSUING LOSS AFTER POWER INTERRUPTION** - Any physical loss that follows power failure.
- 13) SPECIAL WORDING FOR GROUND/SURFACE WATER** - Although ground and surface water is excluded, it does cover such incident for contents away from a residence you own. **Example: Rent a beach house for the weekend and tidal waves rise damaging contents.*
- 14) DAMAGE BY SPILLED BEVERAGE/LIQUID** - **Example: College student spilling coffee on personal computer and keyboard, forcing replacement.*
- 15) UNEXPECTED INCIDENTS** - **Example: Infant wetting an antique sofa. *Example: Stray football thrown inside breaking a TV picture tube.*
- 16) PERSONAL PROPERTY IMPROPERLY STORED** - **Example: Numerous suits from dry cleaners in vehicle that goes through car wash with back window open. *Example: Furniture in garage damaged by rain when door not closed.*
- 17) INTERNAL FALLING OBJECTS** - Objects that fall within the home. **Example: Crystal chandelier coming loose and crashing onto dining room table, destroying it.*
- 18) DAMAGE BY HOT OBJECT** - **Example: Hot plate from the kitchen can shatter a glass table.*
- 19) MOTORIZED VEHICLE FOR USE ON PROPERTY** - **Example: Drivable lawn mower can crash into a tree after losing control, forcing replacement.*
- 20) SPECIAL WORDING FOR TEMPERATURE/DAMPNESS LOSS** - A loss due to dampness/temperature is covered if the direct cause of loss is rain, snow, or sleet or hail.
- 21) ACCIDENTS** - Many unforeseen accidents are covered. **Example: Spilling liquid shoe polish on an antique chair or Persian rug.*

To find out what you have contact your local Insurance Brokers of MN, Inc. agent for a complete review!