



HOMEOWNERS INSURANCE



ARBELLA INSURANCE GROUP, headquartered in Quincy, Massachusetts, is a customer-focused regional property and casualty insurance company providing business and personal insurance in Massachusetts and Connecticut, and business insurance in Rhode Island and New Hampshire.

ESTABLISHED IN 1988, Arbella has a reputation for exceptional service built upon a foundation of financial strength and knowledgeable local employees. Arbella writes more than \$600 million in annual written premium and has over \$1 billion in assets.

TO LEARN MORE ABOUT ARBELLA, VISIT ARBELLA.COM.



SAVE UP TO 22% ON YOUR HOMEOWNERS POLICY WHEN ARBELLA INSURES BOTH YOUR AUTO AND HOME.

*Please note that the discount applies to certain coverage parts.



Protecting Your Most Valuable Asset
Insuring the full value of your home
—what you need to know

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HERE. FOR GOOD.™

Is Your Homeowners Policy Providing all the Protection You Need?

As a region, New England is known for its beauty. It's also known for its unpredictable weather. Like hurricanes that have the power to uproot trees. Nor'easters responsible for downing power lines. And if you find out after the fact that your most valuable asset cannot be replaced because of inadequate insurance, the loss is all the more devastating.

SO HOW DOES THIS HAPPEN?

Too often, homeowners forget to let their agents know about recent improvements or additions they've made to their homes.

IT WORKS LIKE THIS:

In the event of a loss, the amount of your settlement is determined by the limits of your policy. If your policy limits are not up to date and don't include the improvements and/or additions you've made, then the actual cost of rebuilding or repairing your home could easily exceed your settlement amount.

Research shows that between the second and seventh years of home ownership, substantial remodeling often takes place. Some common projects include:

- Upgrading kitchens and baths
- Converting basements to family rooms
- Adding decks and patios

Each of these changes adds significantly to the market value and replacement cost of your home. That's why it's so important to properly adjust your insurance coverage to protect these improvements.

YOUR AGENT CAN HELP

If you've invested in upgrades or additions to your home since your policy was first written, call your agent. He or she can quickly help determine the true replacement cost of your home.

That way, in the event of loss or damage, you can avoid having to pay out of your own pocket for repairs to your home that are not covered due to inadequate insurance.

Many people don't realize that even a partial loss may not be fully reimbursed if their coverage is inadequate. The bottom line: don't be caught without enough insurance to protect your most valuable asset.

What can you do?

It's simple. Always carry coverage that represents 100% of the current replacement cost of your home. Let your agent know right away when you make changes or improvements, so your policy keeps up with your home's growing value.

And keep in mind that even without improvements on your part, the rising cost of materials and construction could leave you underinsured and unable to restore your property to its original condition. That's why, from time to time, it's a good idea to have your agent analyze the replacement cost of your home.

Don't put it off and end up short in the event of an unfortunate loss. Call your agent today, ask for an analysis of the replacement cost of your home and update your policy accordingly. Let your agent and Arbella give you the peace of mind you deserve.

GOOD-TO-KNOW TIP:

Call your agent to review your policy at least every three years.

