

What Can I do to Lower My Rates?

Purchase both your automobile and homeowners insurance from Berends Hendricks Stuit

Most carriers offer a substantial discount when you buy both policies through the same carrier. Writing all of your policies with one carrier minimizes gaps in coverage and avoids potential claim issues. Other lines of business may also qualify for a multi-policy discount as well. It not only allows for better pricing and coverage, but also gives you the ability to consolidate your bills with one company.

Increase your deductible

Increasing your policy deductible to levels that you can reasonably manage is a good way to reduce your premium. Choose a deductible that you are comfortable paying in the event of a claim. Multiply your savings per year by five to see what you could have saved over that period. The difference between the deductible you previously carried and your new deductible will tell you if it is worthwhile considering.

Minimizing the number of claims you file.

Several small claims in a short period of time, regardless of the cause, may add extra premium to your policy. Many carriers are offering Loss Free Discounts. Before filing a claim with your carrier make sure to check with your Berends Hendricks Stuit Agent to determine the best course of action would be.

Updating your home

Many carriers give you a credit on your premium if you have updated systems in your home, such as electrical, plumbing, roof and furnace. You may also receive additional discounts if you have an alarm system installed. Check with your agent.



Market Home Values vs. Replacement Cost Values

In today's economy some homes are selling below their calculated "replacement cost". It is important to remember your house is insured at replacement cost. The policy requires this so in the event of loss you have the coverage to rebuild, without any depreciation taken on repairs.

It is always good to do a policy review with us. Together we can go over your protection and mutually find ways to get the best value.



If Your Home is Vacant

When a home is unoccupied or vacant, the house can become a target for vandalism and theft. In addition, a water loss will often go undetected for a longer period of time causing more extensive damage. Your homeowner coverage responds differently if your home is vacant at the time loss. Many policies limit or void coverage if a home is vacant for an extended period.

If your home is vacant or unoccupied, notify your Berends Hendricks Stuit Agent promptly. We can offer you a specialty policy covering a vacant dwelling.

Insurance Today - News from your Claims Specialist

As the summer months approach many of you may be thinking about renting a car to make your trip. We are seeing an increase in claims coming from the rental agencies after the rental vehicles are returned. Most of the time, our clients were not aware of ANY damage to the rentals. The claims range from broken windshields to body damage to the vehicles. While there is coverage for most of these claims on the average automobile policy, the rental agencies can charge you administrative fees, loss of use and diminished value for the damages and they may NOT be covered under your automobile policy.

Please take a moment to read the following tips on how to prevent you from being held responsible for damages you may not have caused.

- Complete an inventory of the condition of the vehicle, noting all prior damage before you leave with the car. This should include the condition of the interior of the vehicle as well.
- Make certain a representative of the rental agency is present during the entire inventory and that they sign the inventory as well.
- Make certain a complete vehicle inventory is done upon the return of the vehicle. This should be witnessed and signed by a rental agency representative as well.



Although it is not always possible to return a rental during normal business hours, you should make every effort to have a representative present. If that is not possible, call the agency during the next business day and request that an inventory be done.

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