

# When Buying Insurance, Make Sure You Know What's Covered

If you are shopping for home insurance, make sure to ask lots of questions and compare apples to apples. You don't want to be surprised when you need to make a claim and learn too late that you don't have the proper coverage.

After all, you buy home insurance so that you can be reimbursed for any repairs that may be necessary should there be a fire, flooding, hail damage, etc. We all hope you won't have to make a claim, but if you do, you want to be reimbursed completely for your losses. So make sure the policy you purchase will do that.

Let's say you get several quotes from different insurance agents. Don't just compare the quotes and your annual price. Make sure you also compare what those premiums will cover.

Maybe one quote provides for guaranteed replacement costs while the others don't.

Maybe a couple of the quotes include coverage for flood damage, coverage that usually needs to be purchased separately.

Another example of how coverage may vary among companies is with your personal property. Most insurance companies limit their coverage for the theft of some personal property, such as jewelry, computers, etc. It is up to you to review these limits and see if you need to purchase additional coverage.

Be wary of insurance agents who give you a quote without adequately explaining what is covered and what is not covered.

If you want an insurance agent to tell you the whole story, I highly recommend Sam Smith of [DC Farmers Insurance](#). He won't assume that he knows what you need.

He'll ask you about your coverage needs and make sure you know what you are paying for. He will take the time to give you a full explanation.

While he hopes you won't need to make claims on your policies,

he also doesn't want you to be surprised and learn too late that something isn't covered.

When you are getting your quotes, I highly recommend giving Sam a call. He'll take the time to give you straightforward information and protect your investments and valuables that way they should be. He can be reached at 303-376-6206 or [ssmith@dcfarmersagent.com](mailto:ssmith@dcfarmersagent.com). For more information, you also may visit [www.dcfarmersagent.com](http://www.dcfarmersagent.com).