

Our agency would like to take this opportunity to ask that each Homeowner review their own policy coverage. Since changes can occur often, it is extremely important to review and understand your current policy coverage along with your current lifestyle every year. In an effort to help you, we listed a series of questions.

It is always recommended that you contact your agent with any questions or concerns.

- * Is your home equipped with a sump pump? Would you need protection if the sump pump would fail or if water would back up into your home through a drain?
- * Do you own a seasonal property?
- * Is your home equipped with a wood stove, pellet stove or coal stove?
- * Did you know that Earthquake or Sinkhole Collapse coverage can be purchased under your homeowner policy but flood insurance coverage is excluded? Our agency does offer Flood Ins.
- * Are you interested in insuring your antiques or collectibles for the antique or collectible value? Like stamps, coins, hummels, furniture or baseball cards?
- * Do you have or operate a business out of your home?
- * Do you still have a mortgage on your home?
- * Has there been any recent structural additions or upgrades to your home?
- * Is your home insured for the correct replacement value? Our agency can complete a reconstruction cost estimator if interested.
- * Do you know that there are coverage limitations on jewelry, furs, guns, silverware, personal computer equipment and business property? Additional coverage can be purchased
- * Are you interested in coverage to help restore your credit in the event of an identity theft?
- * Are you getting the smoke alarm or security alarm discount?
- * Do you own any watercrafts such as a boat or Jet Ski?
- * Are you receiving the multi-policy discount for having your Auto &/or Life Ins with Erie?
- * Are you interested in increasing coverage limits or deductibles?
- * Do you know that Ordinance or Law coverage can be purchase to protect against any ordinance or law that regulates construction, repair or demolition of your home if a loss occurred?
- * Did you know that you can purchase the Siding/Roofing Restoration endorsement to reimburse the cost to replace the undamaged areas with the same like and quality if a loss occurred?

The Farnham Insurance Agency is committed to provide each policyholder the most competitive rates possible and at the same time strive to educate and correctly insure every policyholder's insurance needs.