



PERSONAL LINES

INSIGHTS

Provided by Garwood, Buda, Knight & Associates, Inc.

JANUARY 2020

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HOME

Weather Damage and Your Home Insurance Policy

Depending on the terms of your home insurance policy, some weather-related damages may not be covered. To ensure you have sufficient coverage, you must first understand what weather claims are typically covered under a standard home insurance policy.

Perils typically covered under your insurance policy include:

- **Lightning strikes**—Lightning may result in severe smoke or fire damage, or cause power surges that can damage appliances or electronics in your home.
- **Hail, wind and fallen trees**—All three can lead to a variety of damages to your home that are typically covered under a homeowners policy.
- **Frozen pipes**—Frozen pipes and a small variety of other water-related damages may be covered under your insurance policy. The source of the water can determine your insurance coverage.

Perils often excluded from your insurance policy include:

- **Sewer backups and flooding**—Certain water damage that may be due to negligence will typically not be covered under your policy.
- **Hurricanes, floods and earthquakes**—Most natural disasters are not covered under a standard home insurance policy. However, you may be able to purchase separate policies if certain disasters are common in your area.

Talk to your broker today to determine what weather damage is covered under your homeowners insurance policy.

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AUTO

Insuring Older Vehicles

When insuring an older vehicle, you may be able to adjust your policy in ways that could save you money on your car insurance premium. Some options include:

- **Lowering your insurance limits**—If your vehicle has a low value, you may be able to lower your insurance limits, which in turn reduces your insurance premium costs.
- **Increasing insurance deductibles**—You may choose to increase your insurance deductibles to lower your premium costs. Although, older vehicles tend to undergo more repairs, so having a higher deductible may cause you to pay more out of pocket.
- **Dropping certain coverages**—You may decide to drop comprehensive and collision coverage from your policy if the value of your car is substantially less than the cost of coverage. However, doing so will leave you almost entirely unprotected if your car becomes damaged.

Other factors such as higher repair costs and outdated safety features may result in an increase to the costs of your insurance policy—talk to your broker to decide on the best options for you and your vehicle.

WELLNESS

How to Beat the Winter Blues

As the cold weather continues, a lot of us will begin to experience some winter blues—otherwise known as seasonal depression. Symptoms of seasonal depression include sadness, lethargy and lacking motivation. Follow these six wellness tips to help you overcome the blues this winter:

1. **Get moving.** Working out releases endorphins in your body that relieve stress and make you feel happy. Establishing a solid exercise regimen during the winter months is a tremendous way to combat depression.
2. **Practice meditation.** Meditation can help relax your mind and body, which can increase happiness by decreasing feelings of stress. Meditation can also declutter your mind and increase concentration.
3. **Make changes to your diet.** Avoid eating greasy, heavy foods that weigh you down and make you feel sluggish. Eat meals full of lean protein, fruits and vegetables to keep you feeling happy and energized.
4. **Stick to a sleep schedule.** Sticking to a strict sleep schedule can ensure your brain and body are getting enough rest—getting at least seven hours of sleep can greatly enhance your mood and overall wellness.
5. **Have a good laugh.** Laughter is believed to stimulate certain brain processes that can combat depressive symptoms. Watch a funny movie. Go see your favorite comedian. Get laughing!
6. **Take a vacation.** Taking a break from your busy schedule during the winter months can greatly alleviate stress. Even a short weekend trip can leave you feeling recharged and ready to take on the weeks ahead.

IN THE KNOW

Winter Driving Tips

Driving during the winter months comes with its own set of safety concerns. Stay safe this winter by following these winter driving tips:

- Conduct regular maintenance on your vehicle to ensure your car is in proper working order.
- Remove all snow and debris from your vehicle before driving.
- Ensure all tires have good tread and are properly inflated.
- Keep your tank at least half full to prevent your gasoline from freezing.
- Reduce your speed when driving to prevent your tires from slipping and causing a collision.
- Store extra clothing, food and necessities in your vehicle in case it breaks down.
- Stay at home if weather becomes too severe.

INSIGHTS