

# Agency Update

## Renting Out Your Home?

By: Insurance Update Auto-Owners Insurance Company

Have you tried to sell your home, but decided to rent it out instead? Or did you recently inherit your parents' house and now your sibling or child are temporarily living in it?

Whatever your situation may be, if you own a home and do not live in it, your homeowners policy may not cover damage from a claim.

Homeowners insurance policies are intended to cover residential homes that are occupied by the owner. If you own a home and you do not live in that home, the house, personal belongings and your personal liability arising from that location will not be protected under a homeowners policy. However, you can purchase coverage for these types of situations with a dwelling fire policy.

Each type of insurance policy is designed to cover a specific kind of exposure. If a claim occurs at a location with the wrong type of policy in force, you may not have the coverage you need. A person wouldn't expect an automobile policy to contain the proper coverage for a house. Similarly, a homeowners policy does not contain the proper coverage for a rental house solely occupied by someone other than the owner.

A dwelling fire policy is similar to a homeowners policy in that it will cover damage to the house, other structures like a pole barn, and your liability if somebody is injured on your property. However, a dwelling fire policy also covers your liability as a landlord, as well as reimbursement for lost rental income in the event a claim occurs where the home cannot be occupied for a period of time.

If you decide to rent out a home and become a landlord, or if you have experienced other life circumstances where a house you own is now occupied by someone other than yourself, ask us about a dwelling fire policy to ensure you have the coverage needed when a claim occurs.



## CHRISTMAS OPEN HOUSE

You are Invited:

December 2, 2016

5:00—7:00 p.m.

Barry Township Hall

## Christmas Fun Fact

Rudolph was actually created by Montgomery Ward in 1939 for a holiday promotion.

## How To Handle An Unexpected Water Leak At Home

By :Auto-Owners Insurance Company

You come home after a long day and the only plan you have for the evening is to have a relaxing night at home. But when you open the front door there is water all over the floor and you hear water running from the kitchen. You forgot to turn off the kitchen faucet this morning!

What do you do? Here are some useful tips professionals may apply to help get your home back to normal:

- Find the water source. Is it clean or dirty? Be sure to take safety measures depending on the type of water exposed and always be cautious of electricity when you have standing water.

-Stop the running water. Turn off the water or contact a plumber to stop the leak.

-Where did the water go? Once you know where the water has spread, you can begin a plan for mitigation.

-What can be done to mitigate the damage? Start by removing as much water as soon as possible. Reducing the water left behind will speed up the evaporation/drying process. A restoration company may be your best choice, depending on the situation.

-Once the water is removed the drying process can begin. By airing the water left behind with air movers and extracting water vapors with dehumidifiers, it can reduce your property damages by balancing out the moisture.

Many people think nothing should be done until the insurance company inspects the water loss. This is not the case. You can immediately report the loss, but it is your duty to take action to lessen the damages.

Follow these tips and you will be ready should you encounter any size water situation.

Trivia:

## Which American state was the first to make Christmas an official holiday?

**Do You Uber?** By Scott Stueber West Bend Cares

Uber is one of the fastest growing companies today, offering a ride share service similar to a taxi but used with an app on your smartphone. Uber uses your phone's GPS system to detect your location and connect you with the nearest available driver who will then take you to your destination.

It sounds great if you're an out-of-town passenger and need a ride somewhere. But what if you want to make some extra money by becoming a Uber driver? Did you know the basic auto policy excludes coverage while you're using your vehicle as a public or livery conveyance? The personal auto premium doesn't factor in the extra liability exposure of picking up passengers and driving them around town. This exclusion applies to all coverages—liability, medical payments, uninsured/underinsured motorist and physical damage.

The proper way to cover this exposure is with a commercial auto policy. Some insurance companies may even require that you have a CDL (commercial driver's license) for this. Some companies, however, may allow you to add an endorsement to your personal auto policy to allow coverage during certain phases of Uber employment.

Uber also provides some insurance but this may only apply when you actually have a rider in your vehicle. So would you have coverage when you're logged into the Uber system, driving around and waiting for a rider?

These are all things you'll need to find out before you become an Uber driver. You don't want to find out your auto insurance won't provide coverage for you after you're involved in an accident. Be sure to contact your agent to see that you have the proper coverage for this exposure.

If you want to receive the newsletter via email just email us at [info@bucklandinsurance.com](mailto:info@bucklandinsurance.com)

Trivia Answer:

Alabama in 1836



***Buckland Insurance Agency, Inc.’s staff has changed considerably over the last two years.***

*Here is what our staff looks like today:*

*Patrick Buckland—President*

***Delton Office:***

*(269)623-5115*

*Monica McGee—Office Manager*

*Jessica Herbert—Personal Lines*

*Wendy Weaver—Personal Lines*

*Penny Soper—Personal Lines*

*Jennifer McKeever—Commercial Lines*

*Cindy Buckland—Accounting*

*Ryan Nichols—Financial Planning, Life & Disability*

***Hastings Office:***

*(269)948-3720*

*Michelle Haines—Personal Lines*

*Lynae Mathews—Personal Lines*

*Karen Bissett—Personal Lines*



**Whose Vehicle Are You Insuring?**

Did you know that most companies require that vehicles insured on your policy are titled to YOU? If you are insuring a vehicle which is not titled to you, you (and the vehicle owner) may have some pretty significant gaps in coverage. If your vehicles are co-titled give us a call to be sure all interested parties are protected adequately. It is common for parents to think that they can insure a vehicle which is titled to their kids because the kids live in the household. Be sure to call us if you have this situation so we can be sure it is written correctly.



***“Our Mission is to provide quality insurance services, delivered in a personal, timely, courteous and professional manner in partnership with our customers and the community.”***

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