

# Make sure new bling from your valentine is covered



If you receive an expensive gem or a new Valentine's Day bauble, make sure you have the necessary insurance.

"Most homeowners and renters insurance policies include coverage for expensive personal belongings like jewelry," says Terry McConnell, vice president and manager of ERIE®'s Personal Lines Underwriting Department. "But many policies limit the dollar amount for theft so you may have to purchase an additional rider on the policy.

If you are an ERIE Customer, you probably have a \$3,000 limit for the theft of personal items unless you have purchased an endorsement for the policy. If you own jewelry, watches, furs or precious stones that are worth more than \$3,000 combined, or any one item is more than \$3,000, you may want to purchase an additional personal inland marine rider on the policy.

ERIE offers various options to protect valuables. Those choices include:

- **Purchasing an expanded or enhanced endorsement.** Increase coverage limits from \$3,000 to \$5,000 for extra theft coverage. With this option, the most a Customer can claim on any one item is \$3,000 and the homeowners deductible applies.
- **Purchasing a personal inland marine policy.** ERIE Customers can add an endorsement to an existing homeowners policy or purchase a separate personal inland marine policy for expensive items such as jewelry, furs, watches or precious stones. This type of policy provides all risk coverage, including theft, misplacement or losing a valuable item.

The policy can be purchased with no deductible; or, for a premium credit, a deductible can be applied.

When you purchase an item with considerable value like jewelry, have it appraised and contact your Agent immediately. Find out how much coverage you have and if any additional coverage is needed.

Keep your store receipt with your home inventory records and take a picture of the item. This will help to document your loss and speed up the claims process. And, don't forget to store the item in a secure location. If it is something that you don't use on a regular basis, you may want to consider keeping it in a safe deposit box.



Above all in sERvice<sup>SM</sup>



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