

## What's Unique About You

Often, we spend a great deal of time telling you what's unique about certain insurance companies and products. We point out the differences in coverage, service and share examples of how claim scenarios have been handled. We highlight the current state of the marketplace and financial status of individual companies. This is useful information, but I wonder if sometimes we overlook what is really unique about you and your insurance needs. The best coverage in the world will not necessarily help if it doesn't address your personal situation. If you feel we have overlooked or simply not addressed an insurance need or question you have, please contact our office to discuss. We value our relationship with you and want to provide information and advice about insurance issues that are important to you.

## Reviewing Your Policies

Listed below is a brief checklist to assist you when reviewing your personal insurance policies.

The items noted have a direct impact on the amount of coverage available at the time of a loss. The next time you look at your policies, please take a minute to review these areas. Also, please remember that

**Flood is excluded** under homeowner policies. Contact our office if you have a question or want a quote.

### Homeowners:

- Dwelling Limit
- Contents Limit
- Deductible(s)
- Personal Liability Limit
- Secondary and Vacation home(s)
- Flood and Windstorm coverage

### Automobiles:

- Vehicles Listed (Cars, Motorcycles, Recreational Vehicles...)
- Liability Limit
- Uninsured/Underinsured Liability Limit (Stacked vs. Non-Stacked)
- First Party Benefits (Medical, Work Loss, Funeral, Accidental Death)
- Full Tort vs. Limited Tort
- Deductibles
- Loss of Use Coverage
- Rental Vehicle Coverage (Vacations, Within U.S, Overseas...)
- Road Service
- Full Glass

### Valuable Articles:

- Itemized coverage for Jewelry, Fine Arts, Silverware, Furs...
- Blanket coverage for Jewelry, Fine Arts, Silverware, Furs...

### Personal Liability:

- Liability Limit
- Locations, vehicles, watercrafts, motorcycles, recreational vehicles listed
- Board Member Activities (Non-Profit vs. Profit)

This checklist will not answer all of your questions, but it will at least get you thinking about your individual exposures. If you have questions or would like to review your current coverage with a representative from our office, please contact us at 412-261-2222.

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Our office recently moved to a new address.

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or visit us on the web at [www.simpson-mccrady.com](http://www.simpson-mccrady.com)