

Insurance Resources & Tips

- ❖ **New York State Insurance Department:** www.dfs.ny.gov
Part of the Department of Financial Services, you will want to click on the links for Insurance and Consumers. There is also a very good Home Inventory Check List on there that you should do at least twice a year. Save it to your computer and email it to yourself so it is kept in cyberspace and in case something happens, you can access it from anywhere. This site will also help educate you about the different types of coverage offered and what is usually covered and not covered.
- ❖ **National Flood Insurance Program:** www.floodsmart.gov.
Excellent site about Flood Insurance and describing what is covered and when it's covered, and more importantly what is not covered by flood insurance.
- ❖ **Look at your policies.** Read them and if you do not understand, ask your agent and get the responses in writing (email).
- ❖ Finally sit down with your agent and do an in person policy review annually. If anything changed such as the addition of another child, teenage driver or empty nesters downsizing you may need to change your coverage accordingly