



THE AMERICAN EXPRESS NETWORK

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Simplify Your Insurance Coverage

Don't wait until you are filing a claim to learn whether you have adequate insurance coverage on your home and vehicles. Getting organized and planning ahead can turn potential problems into manageable setbacks.

Overlooking this small task, however, can be costly. For example, be sure to update your homeowner's insurance policy following renovations, so you'll have the extra protection you'll need for a rebuilding budget. Neglecting to raise liability coverage when your teenagers start driving could put your family's assets in jeopardy.

"The goal is to be adequately insured, but not over-insured," says Carolyn Gorman, vice president of media for the Insurance Information Institute in Washington, D.C. An annual review with an agent will keep your policies up to date and your investments better protected.

You may also want to spend extra on an "umbrella policy," which extends your coverage by paying liability claims for medical bills and lost wages beyond the basic policy amount. This will cover damage claims caused by you, your dependents, or even your pets. In the event of a serious home or auto accident caused by your negligence, your assets can be safer and accident victims will be better compensated.

Occasionally, reviewing policies can reduce premiums. When teenagers go away to college, for example, auto insurance rates typically drop substantially, since higher-risk drivers aren't using the family cars.

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