



Are There Holes In Your Insurance? Don't Worry—Muller Has You Covered

Everyone who owns a house, condo, car or maybe owns a business knows they need insurance. The bigger questions are exactly what types of insurance they need and how much of it? Muller's Worry Free Guide will help you sort through the confusion by identifying potential holes and pitfalls in your insurance policy portfolio that could cost you thousands (and perhaps millions) of dollars in uninsured liabilities.

Where Are My Insurance Holes?

Gaps in your coverage can be lurking just about anywhere. Your homeowners policy is going to cover your home and property and provide some liability insurance if you or a family member causes property damage to someone else. But there are lots of exceptions and limitations involved.

Standard policies are not likely to cover damages from flooding, sewer backups, mold, earthquakes or even those tiny but terribly destructive pests like termites.

These policies also will only cover a percentage of personal items that are lost or damaged. That means you've probably got a massive coverage hole for valuables like your jewelry, artwork, antiques, baseball card collection and that set of priceless 19th Century bamboo fly fishing rods your uncle left you, among other items. If you're a condo or co-op owner, you also need to make sure you understand where your personal coverage ends and your association's coverage begins—and make sure there are no gaps in between.

Other Risks?

Your dog may be absolutely adorable and charming, but certain breeds are not covered for related liability issues no matter how safe and cuddly your particular pooch may be. That trampoline in the backyard is likely to represent another exposed liability risk in your standard homeowners policies—as is a pool, boat or vacation home.

Unintended mishaps related to any of these items, among others, could have you facing millions of dollars in lawsuits.

Is There More? Yes

In today's always online extremely litigious society, you can be facing totally unexpected lawsuits and legal charges for incidents involving libel, slander, character defamation, privacy invasion and false arrest.

If you're a business owner—or a critical income source for your family—you and your loved ones also could be facing a perilous financial situation should your business operations

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be disrupted or you're injured, unable to work and receiving only limited disability benefits.

There Can't Be More Exposure?

There probably is depending on your personal situation and holdings. The good news is that effective and cost-efficient protection is available through a variety of insurance products that include extended policy provisions, valuable items/fine arts insurance, umbrella policies, and personal disability and

business insurance policies, among others.

Selecting the right set of policies and provisions is always tricky, which is why it is wise to work with a respected and experienced independent agent like Muller Insurance. We have the background, service commitment and freedom to work for dozens of leading insurance groups to make sure you and your family are covered for all your needs. And we are able to provide this coverage at the lowest premiums possible.

FAST FACTS

Be Prepared: Make A List

Only about half of U.S. homeowners have prepared an inventory of their possessions to help their insurers document losses and speed refunds.

Source: ISO

Insure Property Properly

Property damage, including theft, generally accounts for more than 95 percent of all annual homeowner insurance policy claims.

Source: ISO

Auto Claims: By The Numbers

The average liability claim for property damage was \$3,290
The average liability claim for bodily injury was \$16,640

Source: ISO (Year 2014)

Homeowners: Annual Claims

Who's Claiming What Annually

- About one in 15 homes files a claim.
- About one in 30 homes files wind or hail-related claim.
- About one in 55 homes has a claim related to water damage or freezing.
- About one in 215 homes has a theft-related claim.
- About one in 265 homes files a fire and lightning claim.
- About one in 1,000 homeowners files a claim related to lawsuits for bodily injury or property damage that the policyholder or family members cause to others.

Source: Insurance Information Institute (Averages For 2010-2014)

Let Muller help you fill your coverage holes. [Contact us today.](#)