

Thinking of changing insurance companies?

Don't be fooled by a low premium. Insurance policies are complicated - some attorneys can't even figure them out! Spend time analyzing each option and ask lots of questions.

Your home is likely to be one of your largest assets, if not the most valuable asset in your portfolio. At Loring & Company, we recognize our job is to do our very best to protect that asset with the best insurance policy we can find.

The best insurance policies aren't the cheapest.

Our policies include special extensions of coverage such as:

- An extra 25% for replacement cost of the dwelling if the policy limit isn't enough.
- We prepare a Marshall & Swift Replacement Cost Worksheet specifically for your house every year.
- Your personal property (i.e. furniture, appliances) is insured at replacement cost. The insurance company will not take depreciation on those items you replace after the loss.
- Personal property is also covered for "all risks" of direct physical damage. This is a bit misleading but the exclusions are few, such as: earthquake, flood, termites, domestic animals.
- Most policies don't cover damage resulting from squirrels and mice. The Cincinnati Insurance Company policy does.
- A single deductible if both house and cars are damaged from the same event.
- Coverage applies worldwide.
- Most insurance grading organizations, for instance Consumer Reports, consistently rate The Cincinnati Insurance Company claims adjusters as the best in the business.
- Non owned auto extension includes light trucks.

(Technical tip: Insurance jargon refers to our homeowners policy as an "HO-5")

PLUS, Loring & Company is an Independent Agent, we work for you, not the insurance company. We are just a phone call away, no telemarketing center. Real people answer the telephone at our office. You talk to someone on your side of the table.



Use the attached checklist to see how other insurance companies stack up to what you have now.

