

Your Charlottesville Homeowners Insurance Annual Checkup

It's one of those Charlottesville documents most of us stash in a safe, out-of-the-way place—somewhere in the furthest recesses of a linen closet or at the back of a bureau drawer. Renters do the same: they don't actually *read* the thing, but they know they want to keep it somewhere where they hope they'll never have to find it.

The document that they value and simultaneously avoid is their Charlottesville homeowners or renter's insurance policy—the thing they make sure to purchase and hope to forget. As much as I consider it my job to cater to my clients' every wish, it is also a document that I'm afraid prompts me to risk violating that part of my job.

Sorry, everyone. You really should go find it and give it a read. Once a year, even.

The fact is, it's certainly time for your Charlottesville *homeowners insurance policy's annual checkup!*

How do I know that you haven't done that for at least a year? It's because when your agent sent you this year's policy renewal, you may have read the cover letter and the top page, but that's when your eyes glazed over and you remembered you had something else to do right then. You stuffed it back in the envelope until later (which was when you stashed it in the safe place).

Unless you are the one-in-twenty who likes legal minutiae, you figure you'll read it when you need it, which you fervently hope is never. I sincerely join you in that hope, but all the industry experts are deadly serious in recommending that you bite the bullet and review your policy at least once a year.

Why? Many reasons—here are just a few:

- Type of coverage. Is it ACV or Replacement cost? ACV stands for “actual cash value” which means depreciation is deducted in the event of loss.
- Liability limits. ‘Nuff said. Keep your biggest asset secured!
- Accurate inventory. As your possessions come and go, they need to be reflected in the policy. This is where over-insuring is most commonly spotted.
- Deductible. The amount of deductible in your Charlottesville homeowners or renter's policy is where you can reap significant savings...*if* you are willing to absorb more of the expense should a loss occur.
- Discount. If you have more than one type of insurance policy with the same company or are a long-term customer with few claims, you might qualify. But only if you ask the right questions!

After your house insurance checkup, you should experience some degree of relief. After all, not only are you newly confident that you are accurately covered, but even better: now you don't have to read the thing for another year!

My job is helping my Charlottesville clients make the most of their real estate opportunities and decisions. Whenever you can use some help or advice, give me a call. I'm all ears!



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SETH BATTON

REALTOR, ABR®, e-PRO®, GREEN®

Born and raised in the Shenandoah Valley of Central Virginia, I love everything outdoors. Most of my free time is spent hiking, rock climbing, playing water sports, or cooking out on the back deck with friends. As a child, my parents built me with the core values of a southern gentleman. Trust starts with honesty and honesty builds integrity. I'm a technology guru! One of my favorite hobbies is restoring old homes in depressed neighborhoods to meet the needs of our generation today. My mission is to build a career worth having, a business worth owning, and a life worth living. Being GREEN® is more than just the resource efficiency of your home. It's a lifestyle choice! Let's discuss how to minimize your carbon footprint in everyday life by simplifying your daily commute, decreasing your household energy costs, and boosting the efficiency and sustainability of your daily routine!

I'm an Accredited Buyer's Representative (ABR®) with the National Association of Realtors. Which means I have extensive training to help walk you through the home buying process from start to finish. From lenders and home inspectors to mortgage agents and closing companies, together we will find the best home for your family's needs!

As an e-PRO®, I can show your home to over 500 million visitors today. And you don't even need to vacuum! Curb appeal isn't just about looking good from the street. It's about looking good from the digital highway!

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