

Personal Insurance

Fast Facts



MCNISH GROUP

26622 Woodward Ave., Ste. 200 | Royal Oak, MI 48067

T: 248.544.4800 | F: 248.544.4801

Here are some important considerations when shopping for personal insurance including — automobile, homeowners and other insurance policies:

- Rental cars may not be automatically covered by your personal automobile insurance policy. Always check with your insurance agent prior to waiving the insurance offered by the rental car company.
- Young drivers, or friends, may not be automatically covered to operate your personal watercraft. Always check with your agent to find out how coverage applies for all possible operators.
- If you operate a business out of your home, coverage may not be automatically included on your home insurance. Always check with your agent to see if coverage is included on your home insurance or available by endorsement.
- Business property stored in a detached structure, such as a detached garage or shed, may void coverage on the entire building if loss occurs. Check with your agent prior to storing any business property in a detached structure on your property.
- Flooding is always excluded on a home insurance policy. A separate flood insurance policy may be purchased, so contact your agent for more information or a quote.
- Water damage from sewer back-up, sump pump failure or over flow may not be automatically included on your home insurance? Check with your agent to see if coverage is included and if higher limits are available if desired.
- Increased costs to bring your home up to meet current building codes, laws or ordinances when repairing or rebuilding after a loss, may not be included or coverage may be limited. Call for details and options available with your insurance company.
- Coverage for your college student's belongings when away at school might not automatically extend from your home insurance policy. Call to check how coverage applies in your situation.
- Is that vacant piece of property, really vacant? Something as insignificant as a fence running through your vacant lot may mean that liability coverage does not automatically extend from your home insurance policy. Always call your agent with specific details to find out if coverage is automatic, or if it needs to be added.
- If you own a boat dock, boat well or boat house that is not on your property, coverage may not be automatically extended from your home insurance for the structure or liability. This could include a structure that is across the street from your home. Check with your agent to find out how coverage would apply in your particular situation.
- If a spouse or child moves out of the house, there may no longer be coverage if he/she borrows or rents a vehicle. Always call your agent to find out if a family member is still covered after moving out of the household.
- Unscheduled jewelry, furs, fine arts, computer equipment etc. may not be covered or have limited coverage on your home insurance policy. Call your agent to ask if you need to list items on your policy in order for you to have the coverage that you desire.
- Recreational vehicles such as snowmobiles, all-terrain vehicles, golf carts, mopeds or scooters are not automatically covered by your home or auto insurance. Always call and discuss how coverage applies for these items.
- If you own a rental home, the rental dwelling policy may not provide coverage for items that you store in the house unless the items are there for the care and maintenance of the property. Call your agent for details.

If you have any questions concerning personal insurance, call the McNish Group at 248.544.4800. We are here to help you.