NEWS RELEASE

Putting Together the Pieces of your Insurance Policy Puzzle

Integrity Insurance shares steps to reading insurance policies

Appleton, Wis. (April 23, 2013) – Similar to putting together a 1,000-piece puzzle, reading an insurance policy can seem daunting at first glance. This can make it hard to determine what you're looking at and how much coverage you have. To cut through the clutter, Integrity Insurance offers five tips to quickly understand the pieces of your insurance policy puzzle:

Start with the Declarations Page
The Declarations Page is typically the first page of an insurance policy, but policyholders might also receive this as a stand-alone document. "The Declarations Page is like the four corners of your puzzle, and it serves as a roadmap for your policy," says Matt Leuschner, Personal Lines Underwriting Manager at Integrity Insurance.

The Declarations Page includes a list of form numbers that apply to your policy, and it provides basic information such as name and address of the insurance agency, what is insured, for how much, under what circumstances and for how long. It might also include additions to the policy beyond the basic coverage.

Assemble your Policy
Once you've reviewed the Declarations Page, you can begin piecing it together. The first step is to identify the policy form numbers on your Declarations Page and match them up with the form numbers of your policy. You should also look for the edition dates of the policy forms shown on the Declarations Page and compare them to the edition dates of the forms received for your policy. This will help you determine if you have a complete, up-to-date policy. If you're missing anything, contact your independent insurance agent or insurance company.

Identify your Coverage

With the Declarations Page and policy in-hand, you have the proper forms to start filling in the middle pieces of your policy puzzle. Each policy is typically broken out into broad coverage sections identified by titles that include an insuring agreement and an exclusions section. The policy itself should have an index page to make it easier to identify sections within the policy. To identify your coverage, follow these four steps:

1. Turn to the section in your policy that you want to review, such as homeowners property protection.
2. Refer to the insuring agreement section to see your broad coverage.

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3. Turn back to your Declarations page to verify if that coverage applies to your specific policy, what your limit and/or premium is, and if you have a deductible.
4. Once you've determined that this coverage applies to you, refer back to your policy and read the exclusions page for that section to get an understanding of what is not included.

"For example, maybe you're concerned your basement might flood during the upcoming rainy season," said Leuschner. "The insuring agreement will tell you what is covered in your house, but the exclusions section might tell you that floods are not covered unless you have a separate flood policy. If flooding is truly a concern, this would be a red flag to contact your agent about a flood policy to make sure that you have the proper coverage in place to fully protect your home."

Refer to the Definitions Section
Insurance policies can be loaded with legal language and industry jargon, and that can make the meat of your policy hard to digest at times. Every policy should include a Definitions Section. If at any time you are unsure of what the policy is stating, refer to the Definitions Section to see if you can find an explanation.

Call your Agent
Even after these steps, your insurance policy may still be overwhelming, says Leuschner. At that point, it may be time to call your independent agent.

"We're coming up on the most volatile time of year in terms of weather, making now a good time to get your ducks in a row before bad weather hits," said Leuschner. "If at any time you're unsure of what you're reading or what your coverage is, call your agent. He or she can help explain what's in your policy, and more importantly, help make sure that you're appropriately protected for the future."

For more information about insurance policies and the types of insurance available to you, visit www.IntegrityInsurance.com or call your independent agent today.

About Integrity Insurance
Integrity Insurance established in 1933 is based in Appleton, Wisconsin. Integrity offers auto, home and business insurance through a network of independent agents throughout Iowa, Minnesota and Wisconsin. With an affiliate partner Grange Insurance based in Columbus, Ohio — the enterprise has $2 billion in assets and $1 billion in annual revenue and holds an AM Best rating of "A" Excellent. For more information, visit www.integrityinsurance.com.

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