Did Santa bring you something fun? Update your insurance.



Amid the holiday cheer, remember that with great gifting comes great responsibility. One of the most responsible actions you can take this holiday season is ensuring your new trinkets and treasures from Santa are adequately protected. Wondering when, why, and how to update your insurance for that new, shiny item? The answers are our gift to you:

What gifts should make you update your insurance?

When you receive valuable gifts from the North Pole or a loved one does, it's wise to think about how you can safeguard them. Anything that alters the value of your physical home or its contents, or items that are rare, valuable, or traditionally insured like a motorcycle or boat, should prompt you to review or adjust your coverage. Talk to your agent if you gifted or received things like:

- Electronics
- Gaming devices
- Fine jewelry
- Designer clothing or accessories
- A home security system (this one could even help you save on your policy)
- Home project IOUs, like a new kitchen, a bathroom renovation, or another home improvement project
- A hot tub or pool
- Artwork
- Collectible items
- Fitness equipment

- A motorcycle, watercraft, or recreational vehicle
- A trampoline or swing set
- A dog

How do you update your insurance policy?

If Santa dropped off one of the gifts listed above at your ho-ho-home, it's important to add the right protection. How?

1. **Contact your insurance agent.** After the holidays, get in touch with your insurance agent to talk through big-ticket gifts in your home and how they could affect your coverage. Your agent can guide you through any necessary changes to your policy

2. **Review coverage limits.** Does your policy cover the full value of your new possessions? If it doesn't, consider working with your agent to increase your coverage.

3. **Document your gifts.** Keep all records of the gifts you received, including receipts, photographs, and any appraisals. This documentation will be valuable in the event you need to file a claim.

4. **Understand your policy.** Familiarize yourself with the terms and conditions of your insurance policy. Make sure you're aware of any specific requirements for coverage.

While Santa may have brought you something fun, it's up to you to make sure it's well protected. Update your insurance by talking to a local, independent agent today.