Three Mistakes to Avoid This Tornado Season

**Mistake #1: Fail to conduct yearly insurance review**
Conducting an annual review of your insurance policy helps to ensure that your home and belongings are fully protected. It provides you with the opportunity to address potential gaps in coverage. Over the course of a year, you may have made upgrades, completed renovations or purchased new items that could impact the amount of homeowners insurance coverage you need.

**Mistake #2: Fail to make a home inventory**
Developing a home inventory may seem like a tedious task, but after a natural disaster you will be glad you took the time to create it. The inventory lists all of your home’s contents so you can quickly and easily account for all of your belongings and report the loss to your insurance company. Your insurance company may have tools available to assist you. There are also online tools and apps. You can also simply use your cell phone camera and make a visual record of everything you own.

**Mistake #3: Don’t take time to understand their coverage**
About the last thing most people want to do is read their insurance policy. But after every major event some residents are caught unprepared. While insurance covers many situations, it is important to talk with your insurance company or agent regarding how your coverage works. You may have valuables that require a special endorsement to the policy or you may want to add sewer back up coverage for an added measure of protection. By doing a home inventory and conducting an annual insurance review you can ask questions about your policy and ensure you have adequate coverage for your circumstances.