

Insurance Check-Up Time

Fall is the perfect time to do an insurance “check-up.” According to the Ohio Department of Insurance, you should carefully review your homeowners or renters policy annually to ensure that it is still accurate and up to date. A good time to do this would be at renewal or if you know that there will be a change in the value of your home or belongings.

Call your insurance agent and review your coverage, deductibles and any other relevant information pertaining to your homeowners or renters coverage.

One of the best ways to keep premiums down and prevent problems in case of loss is to be proactive in avoiding unnecessary claims. Some of the most important ways to prevent claims and keep your home safe are listed below.

- Regularly check your roof, downspouts, water pipes and sprinkler systems for clogs and leaks.
- Discourage break-ins by using exterior lights at night and install deadbolts.
- Turn off the gas when you are finished using the stove.
- Keep fire extinguishers in fire-prone areas such as the kitchen, laundry room, garage and deck.

Don't forget about health insurance! Medicare beneficiaries and those who are eligible for Medicare have the opportunity to enroll in the Medicare Part D prescription drug program from October 15 through December 7, 2015. Changes made during open enrollment period take effect January 1, 2016.

Performing this annual insurance check-up will help make sure that both you and your health are protected. For more information, call the Ohio Department of Insurance at (800) 686-1526.