



Home Matters

Newsletter

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Can Home and Renters Insurance Cover Incidents Involving Your Pets?

Even the most docile or well-behaved pets could be startled by an unknown party, such as a guest, neighbor or passerby, potentially causing them to lash out or react unexpectedly.

Fortunately, the liability coverage portions of many home and renters insurance policies can include incidents involving your pets, such as the following:

- **Injuries**—If your pet injures someone else, such as by scratching or biting them, your insurance may help cover medical expenses and losses.
- **Property damage**—Insurance may also help cover costs should your pet damage someone else's property, such as by getting into their yard and digging up plants or destroying outdoor belongings.

You should be aware that pet liability coverage details may vary among policies, and certain species or breeds may be specifically excluded from coverage.

Reach out today to learn more about how your insurance may or may not apply to liabilities involving your pets.

How To Pack Your Home Emergency Kit

As a homeowner, there may be times, such as in the wake of natural disasters, when you need to hunker down within your residence.

To be prepared for these situations, pack and maintain an appropriate home emergency kit that includes the following essentials:

- Nonperishable food for both you and your pets
- Drinking water
- First-aid kit (including essential medications)
- Hygiene items (e.g., toilet paper and soap)
- Cell phone and charger
- Battery-powered radio
- Flashlights
- Extra batteries
- Important documents (e.g., insurance policy numbers and prescriptions)

For more emergency preparedness and home safety resources, contact us today.
