

# Why You Should Purchase Life Insurance Today.

## 1 You Don't Know What Tomorrow Could Bring.

Life insurance protects your family and ensures that they would not struggle financially should something happen to you.

## 2 Premiums Are Based On Age and Health.

Buying now may secure a lower rate.

To protect your loved ones and take advantage of the current low rates, contact one of our agents today to discuss your personal life insurance needs. 616.531.1900

## Prepare Your Home for STORMS

We cannot control the weather, but we can do our best to prepare for it. Here are a few tips to make sure you and your home are ready:

- **Inspect your roof and exterior.** Check for damage caused by winter's snow and ice.
- **Take inventory of your home.** We've all heard that we should take photos or a video of our home and everything in it "just in case"; there's no better time than now! This will help settle any claims should your home and/or personal belongings become damaged.
- **Put together an emergency kit.** Most of us have these items in our home somewhere; keep them all together and in a spot that your family knows about in case of emergency.
- **Review your policy with your insurance agent**

## Summer Reminders

**1: Summer Fun.** Boats, trailers, 4-wheelers, and jets skis are not automatically covered under your homeowner's policy! Now is a good time to review coverage with your agent.

**2: Car Rental Protection.** If you will be traveling this summer and plan to rent a vehicle, please note that all insurance carriers do not have identical rental coverage protection. It's important to call both your insurance agency and your credit card company for protection details so there will be no surprises if an accident does happen.

**3. Pay Online.** As the cost of gas and postage increase, you can save money by paying your bill online! Go to our webpage ([www.bhsins.com](http://www.bhsins.com)) to find an easy link to your insurance carrier. If you have any questions or need assistance, please don't hesitate to call!

## When Your Home Needs Repairs or Improvements, Do Your Homework.

When dealing with contractors, ask about their experience with similar projects.

- **Verify their insurance** – Check for liability and workers' compensation coverage. Obtain a certificate for evidence.
- **Request references** – Ask for contact information of previous customers.
- **Check with the Better Business Bureau** – They can provide you with past information about complaints or other issues.
- **Confirm a physical address** – Avoid "new to the area" contractors or those with only a P.O. Box.

## Your Home: Market Value vs. Replacement Cost

With homes still selling below their calculated "replacement cost", it's good to remember that your home is insured at replacement cost. This ensures that in the event of a loss, you have the coverage to rebuild without any depreciation taken on repairs.

