

February 2015



## Insurors of Texas

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### Valentine's Day! Jewelry Protection!

Ah, Valentine's Day is near, and love is in the air. Well, love and a few other things, such as chocolates, romantic dinners, candy hearts that say "Be Mine" - and, of course, jewelry. It's exciting to receive jewelry from a loved one - or to give it as a gift. If you are lucky enough to have some new jewelry in your home this Valentine's Day, you should take a few minutes to think about something you probably don't find exciting or romantic: insurance.

#### Things To Consider When Insuring Jewelry

1. You may need to purchase additional coverage. Your homeowners policy covers valuable items such as jewelry only up to set amounts. If the cost of replacing your jewelry exceeds that limit, you will want to purchase scheduled personal property coverage.
2. Do you need an appraisal? You may need to have an independent appraisal if the insurance company requires it or if you do not know the value of your jewelry. Each item should be listed with a description and value on paper.
3. What kind of coverage is offered? You will want to determine if items are covered no matter where they are, including international travel.
4. Pictures can be helpful. Lost or stolen pieces of jewelry sometimes can be recreated if the jeweler has a good photograph to work from.

Of course, it is important to store your jewelry securely when it is not in use. A safe in your home or a safe-deposit box is best. We want your jewelry to be replaced if it is lost or stolen, but we would rather your sentimental and valuable pieces stay with you and your family for years to come!

Here's hoping your Valentine's Day is full of fun and romance.

### Homeowners Insurance: Water Back-Up



If your home is your castle, the last thing you want to come home to discover is a toilet overflowing

### In This Issue

Water Back-Up Coverage  
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### Links you might enjoy!

[Exercises You Can Do At Home](#)

[100 Healthy Snack Ideas](#)

### Join Us! Like Us!

Insurors of Texas is now on [Facebook!](#)

Go "like" us on Facebook to receive updates about your agency, helpful insurance information, updates about your community, and much more.

We plan to use this tool to help build relationships with our clients as well as stay involved in our community.

Just search "Insurors of Texas", in your

[Facebook](#) search bar, and simply hit "like" to connect with your agency.  
Thank You!



from your second-floor bathroom due to a broken sewer line. It can create major and costly damage, but the good news is this could be covered with an affordable sewer

backup endorsement added to your homeowners insurance policy.

For an additional premium to your homeowners insurance policy, an endorsement for water backup and sump discharge will cover losses caused by:

- The backup of water or waterborne materials through a sewer or through a drain, or
- Water or waterborne material that overflows from a sump, even if the backup of water is due to the mechanical breakdown of the sump pump. Coverage includes damage to covered property but excludes the sump pump and any related equipment that has broken down.

The endorsement does not cover losses that involve owner negligence, such as from damage as the result of forgetting to turn on your sump pump, or damage caused by flood. A separate flood insurance policy is available to cover losses due to flooding.

The cost of sewer backup coverage is affordable. Our personal lines team can provide you with more information about coverage costs, limits, and deductibles. Call us today at 1-800-267-6221 or email [pl@insurors.com](mailto:pl@insurors.com) to learn more about this coverage.

## Recycling and Reducing

"Reduce, reuse, recycle." Most likely, you have heard that catch phrase connected with information about saving natural resource and even saving your family money. But how many of us really make reducing, reusing, and recycling a part of our everyday life?

At Insurors of Texas, we are happy to say that we try to do our part to protect the environment and use our resources wisely. We are hoping you will take the time - if you are not already - to make reduce, reuse, and recycle part of your daily routine. Here are a few tips from the Environmental Protection Agency that can help.

- **Look for products that use less packaging.** Companies use less raw material when they use less packaging, reducing waste and cost. This means that you can save money while helping to protect the environment.
- **Avoid disposable items.** Take your own travel mug to the coffee shop or bring real silverware to work for lunches.
- **Let technology help.** New compact fluorescent light bulbs use far less energy than standard bulbs, and low-flow shower heads, coupled with aerators, can reduce your water use without you even noticing.
- **Invest in maintenance.** When properly maintained, many items, such as appliances and clothing, won't need to be replaced as frequently.

Though your actions may seem small, they do make a difference in our community and the world! When they are combined with the efforts of millions of others, the impact is even bigger than you can imagine!

## Need assistance?





Contact [Insurors of Texas](#) for all of your insurance, bonding, and retirement planning needs. We have specialist in each field.

**Commercial Insurance & Bonds:** Kerri Corbin

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To contact someone about your current policies or to get a quote on another type of coverage, please call 254-759-3701 or email [pl@insurors.com](mailto:pl@insurors.com). We truly appreciate your business!!!

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