

**Larry S. Helms**  
& Associates  
INSURANCE SERVICES

**704.893.2793**  
[www.LarryHelms.com](http://www.LarryHelms.com)

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## Insurance Questions We Don't Always Think of or Ask.



Things happen, we all know that. The key is to be as prepared as possible when they do.

We take pride in helping our customers find and have the coverages they need. Below are a couple of the normal things our customers ask when they have life changes. Please give us a call with your questions - maybe we can help - that's what we do.

### Flood Insurance - I don't live near water?

Anywhere it rains, it can flood; and just because you've never experienced a flood in the past does not mean you won't experience one in the future. Even if you don't live near a large body of water.

Should a flood occur, your homeowners insurance will not cover any loss or damage to your home or possessions, that's why Flood Insurance is one of the most important coverages you can discuss with your insurance agent.

A couple of questions to get the conversation started:

- Is my property at risk?
- Is flood insurance mandatory?

## My College Student is Renting - Why Do They Need Insurance?

It's a scene that far too many renters face. You come home to find the door to your apartment kicked open and your possessions dumped all over the floor. Your racing bike and flat-screen TV are gone. What else?

Or maybe the plumbing in the unit upstairs bursts during the night. You wake to a flooded apartment. Your furniture is ruined. And the laptop you left on the floor?

Owners of apartments and other leased residences purchase insurance for their properties. Those policies do not cover the substantial losses renters can suffer in an incident.

Renters insurance, however, does cover loss or damage to personal property. It can also reimburse you for temporary living expenses if you are forced out of your apartment or lease home during reconstruction. It even protects your valuables away from home.

## Grandma Left You Her Favorite Ring - Do You Need Extra Insurance on it?

If you just look at its surface, you can see that jewelry is made up of precious gems and metals. But if you take a deeper look—into the lives behind the jewelry—you can see its additional significance in our lives.

A ring symbolizes a husband and wife's pledge to build a life together, a gold bracelet demonstrates parents' love for their daughter as she enters adulthood, or an antique heirloom brooch represents a family's legacy, lovingly passed down through multiple generations.

A couple of questions to get the conversation started:

- Is your jewelry covered in your home owner's policy?
- How will insurance replace the item?
- How will the value of an heirloom be determined?

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**Sept. 30, 2020 - Ask A Stupid Question Day**



We've all done it, had that question we wanted to ask that just sounded astoundingly stupid. We're embarrassed that it even occurred to us, and worse, that we didn't know the answer when it seemed so simple. **The truth is there is no such thing as a stupid question**, except the one that you choose not to ask. **We never learn anything if we're afraid to ask the question** to begin with, whether that's by researching it or asking someone who might know. Ask a Stupid Question Day encourages you to overcome your fear of sounding uneducated, and opening yourself to learning by asking your stupidest questions.

Read More: [daysoftheyear.com/days/ask-a-stupid-question-day](http://daysoftheyear.com/days/ask-a-stupid-question-day)

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## Do you have questions about your insurance?

### Do you have the insurance you need?

Have you had any life changes that might affect your insurance coverage?

**Call us today! We'll look at what you have and answer your questions.**

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