NOVARA INSURANCE AGENCY

OUR AGENCY DOES MORE TO BETTER PREPARE YOU FOR A LOSS BEFORE IT HAPPENS

FARMERS INSURANCE

All clients receive

Home Inventory Program
Fire Extinguisher
Auto Accident Kits

All clients are set up on our referral program!

Receive a gift or gas card for every referral!

also receive...

High quality customer service with extended hours

Home Policy with Full Replacement Coverage

Emergency Contact Program

Home Claim Forgiveness

Declining deductibles on your home insurance policy

Annual Insurance Reviews

Competitive Premiums - Premium Coverage

We hope to welcome you to our Farmers Family!

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Insurance Basics for Homeowners

What you need to know about insurance coverage!

1. **Full Replacement Coverage vs Actual Cash Value Coverage (ACV):**
   -Full replacement coverage means an insurance carrier will pay out fully minus any deductibles compared to ACV coverage which will depreciate the payout.
2. **Insurance bundling:**
   -Maximize discounts by keeping your home & auto insurance with the same insurance company.
3. **Deductibles:**
   -This is what you pay before an insurance company will pay out on a claim.
4. **Roof Condition:**
   -In Oklahoma roof claims are the most common claim among homeowners. Before buying a home it's important to know the condition and age of a roof.
5. **Filing a claim:**
   -When you think you need to file a claim, you would think to call the claim department. **DO NOT DO THIS!** Always call your agent to get their advice before filing a claim. A call to a claims department and even a $0 paid claim will put a claim on your record which can cause your future premiums to increase.
6. **Home Warranty:**
   -This is coverage that insurance will not cover! This takes care of maintenance issues, such ceiling fans, garage door openers, garbage disposals, etc…
7. **Ask your agent questions:**
   -Understanding the ins and outs of insurance coverage is something every homeowner should consider along with the other aspects of home ownership.

Other important things to know…

- Have a working fire extinguisher in your home.
- Take an inventory of everything in your home.
- Check the install date on your smoke alarms as most should be good for 10 yrs.
- Most insurance companies do not cover mold or sewer backup, ask your agent if there is an endorsement option to add coverage for this to your home policy.

**If you ever have any questions on insurance, please feel free to reach out to me for assistance.*