

How to protect your most cherished possessions

If you're like most people, there are certain items you own that you can't imagine ever losing—possessions you deeply cherish or those that would be impossible to replace due to the cost of re-purchasing them or simply because they're irreplaceable.

While your homeowners insurance is invaluable for covering the loss or destruction of many of your belongings (as well as damage to your home's structure), your policy might provide only partial coverage for your most cherished items.

The good news is that you can still protect the things that matter to you most, even if they're not fully covered under your homeowners, with a scheduled personal property endorsement that is tailored to meet your specific needs.

Not an easy name, but it can help you sleep better at night

A scheduled personal property endorsement is not something that everyone talks about, but we at Lane Insurance Group can help you determine if it would be a good fit for you. The first step begins with you. Look around your home and make a list of your cherished possessions. Be sure to consider the following:

- Jewelry
- Antiques
- Art
- Collections
- Musical instruments
- Silverware/China
- Autographed items
- Rare or one-of-a-kind items

Once you have taken an inventory, make the time to talk with us. We are always here to help you determine whether if your prized possessions need more coverage than your current policy provides.

Please keep in mind that it is wise to complete an inventory every year or so, because it's easy to acquire new items over time that should be added to a scheduled personal property endorsement. It could be tragic to find yourself in a situation rendering you unable to replace what matters most to you.

Contact Us!

At Lane Insurance Group, we can work with you to make sure you've got the coverage you need, while at the same time using all possible credits and discounts to make that coverage affordable. Just give us a call at **(239) 947-7474** or send us a note at [**Info@LaneInsuranceGroup.com**](mailto:Info@LaneInsuranceGroup.com) We want to help you meet your goals, and make sure what's important to you is protected!