



FROM CABIN TO COTTAGE TO SEASONAL HOME...

HAS YOUR INSURANCE
COVERAGE EVOLVED TOO?



It wasn't so long ago that families enjoyed summer living at their rustic cabins and cottages. Wood frame dwellings with screen doors that usually didn't keep the mosquitoes out. Reading books by lantern because there wasn't electricity. Meals cooked over campfires or gas grills, followed by an evening of songs around that same campfire.

Today when people plan a weekend or vacation at the family cottage, it is much different. Simple summer getaway locations have turned into second homes with fully winterized properties with modern kitchens, state-of-the-art appliances, big screen TV's with satellite dishes, hot tubs, and more.

If this sounds familiar to you, you should probably ask yourself ...

“ Has my insurance coverage kept pace with the increased replacement value of my property? ”

For many cottage owners, improvements, renovations and additions have taken place over several years. With each upgrade, new furniture, electronics, and other personal property have also been added. Now, with real estate inflation, material and rebuilding costs rising, it is easy to see how your insurance coverage could fall behind. You shouldn't wait for a loss or unfortunate incident to find out you are under-protected.

Take a moment to consider these questions:

- Can your seasonal dwelling be rebuilt for the amount you have it insured for now?
- In the event of a total loss, do you have enough contents coverage to replace all of your personal belongings at the cottage?

In the meantime, there are some additional precautionary steps you can take on your own to ensure you are protected, such as



- If you have a wood burning stove make sure it's thoroughly cleaned out and the ashes and any coals disposed of properly. This will prevent potential fire hazards and alleviate any messes while you are away from the cottage.
- Secure all windows, doors, sheds and boat houses, etc. Take extra time to ensure that your recreational property is adequately protected against theft or vandalism.

■ Secure any items that will be left outdoors and remove all valuable items from sight. Boats, canoes, barbecues, outdoor furniture and picnic tables all should be adequately protected or stored. If potential thieves can't see anything they are less likely to take action, and the old saying "out of sight, out of mind" really is true in this case.

■ Take a look around your property for potentially dangerous tree limbs. Take the necessary precautions and trim limbs back

that might cause trouble during a seasonal storm.

- Ask a neighbour or someone living in the area to watch over your property while you are away, and be sure to let them know how to get in touch with you if there are any problems.

A little work before you head home can prevent problems from even starting.

Contact your insurance broker for more information on your policy and coverages available to you.



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