

Seibert Insurance Agency Newsletter

February 2012

What coverage is included in a standard homeowner's insurance policy?

A standard homeowner's insurance policy includes four essential types of coverage.

- Coverage for the structure of your home.
- Coverage for your personal belongings.
- Liability protection.
- Additional living expenses in the event you are temporarily unable to live in your home because of a fire or another insured disaster.

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Biggest Insurance Myths Busted

Insurance can be tricky. And what you think you know about it could end up costing you a bundle if you're wrong. Here are some commonly held insurance myths that knowing just a little more about could save you time, money and frustration.

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If You Are Planning to Buy a New Boat at One of This Month's Boat Shows, Make Sure to Get Proper Insurance Coverage Too

With many boat shows scheduled for February, you may be thinking about buying the boat of your dreams. But amid all the excitement of purchasing a new boat, it is also important to factor boat insurance into your decision, according to the Insurance Information Institute (I.I.I.).

Boat insurance provides physical damage coverage to repair your boat if it is accidentally damaged or destroyed by a covered peril such as collision, fire, theft, vandalism, windstorm or lightning. The coverage is broad, and provides insurance for the boat, including its machinery, fittings and auxiliary equipment, outboard motors, boat trailer, permanently attached equipment (e.g., anchors)-up to an agreed value-and personal property. It also covers: damage caused to someone else's property; medical payments, for injuries to the

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Client Spotlight

HighLow Plumbing

HighLow Plumbing can handle all of your plumbing needs. If it has to do with water or pipes then we are the one to call. We use top quality materials to provide high quality work at low costs for your commercial and residential needs. No overtime charges and no hidden fees! We also offer 24 hour emergency services.

A special deal for Seibert Insurance Agency clients:

\$30 off of any balance of \$100 or more for 1st time customers

7% off all services for clients and employees anytime you use HighLow Plumbing for your plumbing needs.



Contact HighLow Plumbing at
813-843-6965
or visit their website at
www.highlowplumbing.com

boat owner and other passengers; bodily injury, for injuries caused to another person; and guest passenger liability, for any legal expenses incurred by someone using the boat with the owner's permission.

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Waterproof your Gadgets

Our electronic gadgets can be quite sensitive, especially to getting wet. Don't you wonder every time you walk out into the rain what would happen if your new iPhone got wet? I've often wondered if there was a better way to protect it from water without having to encapsulate it in some bulky case. While I wouldn't take it swimming, it would be great if there was a solution in case I dropped it in water at some point. That hasn't been possible, until now. Liquepel is a company that will waterproof your iPhone and other gadgets.

For more information about Liquepel, visit their website [here](#).

To submit your business for our next Client Spotlight, email the following information to admin@seibertagency.com:

- A brief description of the products and/or services your business offers.
- A picture of you at work in your business.
- Any discounts or coupons you are willing to offer Seibert Insurance Agency clients.
- Your name and the name of your business.

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