



ASA Insurance Reacts to Findings From Report on the Need to Update Home Insurance Policies

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SALT LAKE CITY, UTAH, UNITED STATES, March 13, 2018 /EINPresswire.com/ -- In spite of the fact that 2017 was a year fraught with multiple disasters, studies show that very few homeowners have taken the opportunity to update their [home insurance](#) policies. This information comes from a survey conducted by Clearurance. Less than half of those surveyed have taken any action.

Clearurance surveyed 1000 homeowners about this situation. They discovered that 87 percent expressed concern for the potential of a natural disaster to come to their area. Out of those surveyed only 42 percent has taken any steps to make changes to their insurance policy or to prevent any gaps in coverage which would impact them in a catastrophic situation. The report from Clearurance showed that 65 percent of respondents felt they were adequately covered with their current policy. The issue with the responses is that many times the policy does not cover all disaster situations. Of those who were affected by Hurricane Harvey, about 70 percent were not insured.

Creed Anderson of ASA Insurance, a provider of [vehicle insurance in Salt Lake City](#), UT, says, "It's important to review your policy and make sure you have the right coverage." He recommends that homeowners consider what disasters could hit their area, whether it might be an earthquake or flood. They should find out if their current policy covers these disasters and to what extent. Many times, homeowners must purchase a rider for the additional coverage. Another issue is determining the cause of the damage. For instance, if flooding is caused by a hole in the roof from wind damage, the standard homeowner's policy will cover it. On the other hand, if the damage was caused by flooding, it may not be covered.

Anderson recommends that homeowners sit down with their insurance agent and go over their policy. "Insurance agents aren't just trying to get your money," he says. "Their job is to alert you to areas where you may lack coverage or not have adequate coverage." A common misconception is that the average policy covers more than it really does. As Anderson explains, there is not just one [home insurance policy](#), but several levels of coverage. Many people do not realize that distinction and assume all policies are the same. It is this incorrect information that can hurt them when they file a claim for damage done to their homes. It is best not to wait until an event happens which causes damage to a home because then it is too late. Anderson also explains that a person doesn't have to wait until their policy renews to discuss the coverage with their agent. It is best not to wait, especially if they are going into a season known for major weather events.

This study and the disasters that were experienced in 2017 should serve as a call to action for homeowners to prevent similar situations as were evidenced during Hurricane Harvey. It is important to not be caught without the proper coverage should an incident occur.

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