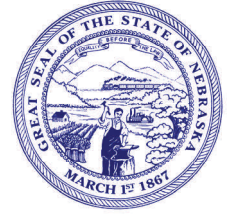


CONSUMER ALERT

NEBRASKA DEPARTMENT OF INSURANCE

402-471-2201 ~ TOLL-FREE CONSUMER HOTLINE 1-877-564-7323

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MOVING PLACES, CHANGING SPACES

Insurance considerations for moving

Moving is one of the most stressful transitions we experience and almost everyone does it. It's not uncommon to feel overwhelmed and on edge when relocating for school, a job, downsizing or just ready for a change. You can make the process easier if you consider insurance implications when your residence is in flux. It may be helpful to review these important tips prior to relocating.

Before You Move

This is a great time to take inventory of all the items you own and plan to move. It's helpful to understand what you're packing and moving if items end up missing or damaged. The National Association of Insurance Commissioners (NAIC) Home Inventory app can help you take stock. The free NAIC **myHOME Scr.APP.book** app is available to download from Insure U in the consumer dropdown on our website at www.insureuonline.org/insureu_getready_newhome.htm. You can also track your items on our spreadsheet at www.doi.nebraska.gov/brochure/out10205.pdf.

Auto and Home Insurance Concerns

It's important to contact your auto and home insurers prior to your relocation to discuss the specifics of your move.

Contact your auto insurer to:

- Give them your new address—depending on where you're moving, this could affect your rates.
- Update information that may impact your policy, like if your car will be parked on the street or in a garage, or if you'll no longer use your car for commuting.
- Check on your personal property limits for your possessions while they are in your vehicle. You may need to obtain more coverage for transporting your items.
- If you're planning on renting a truck or trailer to move your items, make sure you speak to your insurance company and review the coverage from the rental company to find out if you're adequately covered. If you use a credit card to rent the vehicle, that company may provide coverage as well.

Helpful hint: If you're moving to a new state, register your vehicle prior to obtaining a new driver's license.

When moving locations, it's imperative that you speak to your home or rental insurer prior to moving. You want to be sure you'll be covered until you've moved out and that you're going to be covered in the new location. If you bought a new home, make sure your coverage starts the day you close on the house. In addition, consider asking the following questions:

- Ask about what coverage you have while you're moving.
- Does your company or agent operate in your new neighborhood? If not, you'll need to find a new agent or company.
- Will you need more or less coverage in your new dwelling?

Have you already moved out of your home? Don't drop your insurance. If there is damage to the appliances or the home, you'll be left to cover the cost. If you've left the property, but your furniture is still there, a vacancy clause will apply. An unoccupancy clause will apply if all items have been moved out. If you vacate the home without notifying your insurance company, they might suspend your policy or refuse to pay for damage.

Choosing a Moving Company

If you decide to hire a moving company, make sure the company has proper coverage.

- Ask for proof of liability insurance and proof of worker's compensation insurance.
- Find out what the company will cover. Some companies might only offer minimal coverage based on the weight of your items. Coverage of \$0.30 per pound could be inadequate if valuable items are broken.

Storing Your Possessions

If you're putting your items in storage during the relocation, talk to your insurer about what coverage you will have for your possessions while they are in the facility. You might need to purchase a policy known as an inland marine policy or floater to provide you the coverage you need while your possessions are being stored.

Health Insurance

Be sure to let your health insurance provider know your new address. Check their provider network to make sure you have access to the doctors, specialists and emergency care you may need.

More Information

If you have insurance-related questions, please contact the Nebraska Department of Insurance at 402-471-2201, or call our toll-free consumer hotline at 1-877-564-7323. Additional information is available on our website at www.doi.nebraska.gov. Be sure to also visit Insure U on the consumer dropdown of our website, www.insureuonline.org, to get helpful information about insurance options at all stages of your life.