

## **NEW YEAR RESOLUTION: *Get Your Insurance Coverage in Order for 2013***

Now that the holiday rush is past, January might be a good time to resolve to evaluate your insurance coverage. The Idaho Department of Insurance has some pointers to help you:

### Homeowners/Renter's Insurance

Whether you own or rent, take time to update your home inventory:

- Photograph new items you received as holiday gifts.
- Electronics, art, jewelry, sporting equipment and antiques may need special coverage, so talk to your agent about these items.
- The National Association of Insurance Commissioners (NAIC) has a free smartphone app, myHOME Scr.APP.book, to help with the inventory process. Download from [iTunes](#) or [Google Play](#), or download a paper version [here](#).

The homeowners [coverage information sheet](#) on the Department website will help you understand the terminology in your policy.

### Auto Insurance

Reviewing your auto policy should be part of your winter readiness routine:

- Check your liability insurance and be sure it is adequate for your life situation.
- Review your deductibles for comprehensive and collision insurance. Raising or lowering this amount can affect your premium.
- Place a copy of your insurance card and your agent or company's contact information in your car, and be sure to have a way to record details of an accident if you are in one. The NAIC smartphone app, WreckCheck, can be downloaded free from [iTunes](#) or [Google Play](#).

The Department of Insurance has an auto [coverage information sheet](#) that can be helpful to you during your review.

### Health Insurance

If you recently completed the open enrollment process for your health insurance at work or Medicare Open Enrollment, now is a good time to review your coverage:

- Be on the lookout for new insurance cards and paperwork in your mail and gather this information together before you need it.
- Check your provider lists as in-network or preferred provider lists change from year to year.
- Make note of your copays for in-network and out-of-network providers.
- Before you travel, talk to your agent about urgent care centers and hospitals that accept your insurance coverage near your destination and along the way.

The Department of Insurance has a health insurance [coverage information sheet](#) to help you understand your health insurance paperwork.

### More Information

If you have questions about your insurance options or about your insurance coverage, call the Idaho Department of Insurance at 334-4250 in the Boise area, or 800-721-3272 toll-free statewide.

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