

*State of Idaho*  
**DEPARTMENT OF INSURANCE**

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**NEWS RELEASE**

**FOR IMMEDIATE RELEASE**

January 5, 2011

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**MOVING? REVIEW INSURANCE NEEDS**

*Insurance Department recommends meeting with agent*

BOISE ID (January 5, 2011) – Whether moving across town or relocating to another state, the Idaho Department of Insurance advises consumers to be aware of possible changes to their homeowners or renters insurance policies by including a visit to their agent on their moving to-do list.

Many aspects of an upcoming move can have an impact on the cost of insurance. Department Director Bill Deal says, "Simply moving across town can affect the cost of a policy. Moving out of state could mean even bigger changes since not all insurance companies or agents are licensed to do business in all states."

A homeowners or renters policy may cover household belongings in transit. If a moving company is hired, additional coverage may also be purchased. Personal property should be inspected immediately upon delivery and any damages reported to the moving company before the truck drives away.

Selling a home in this economy can be difficult, and many homeowners opt to turn their homes into rental property. In this case, the home goes from being a residence to a place of business and must be insured as such. Insurance requirements will change and the annual cost may increase.

Vacant or unoccupied homes may not be covered by a homeowner's policy because of the increased exposure to loss and liability. Consumers should provide their insurance agent with details and a timeline for the move to avoid gaps in coverage or confusion about options.

For specific questions about coverage or about an insurance company or agent, consumers are encouraged to call the Department of Insurance at 334-4250 in Boise or 800-721-3272 toll-free statewide.

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