



THE INSURANCE Spotlight



Where Coverage Counts
Goldsberry Insurance Group

Home Auto Commercial Life



WHY SHOULD YOU GET AN INSURANCE REVIEW ANNUALLY?

Due to an increase in natural disasters around our state, reviewing your insurance every year will ensure you are fully protected.

COMMON CHALLENGES FACING MARSHAL FIRE VICTIMS



Underinsured: due to increased costs of building materials, labor, and real estate, many residents affected by the marshal fire are finding they are underinsured when it comes to the overall value of their home.



Loss of use coverage: Due to labor and material shortages, lead times on rebuilding these homes are much longer than in the past. Most insurance policies provide a dollar amount limit, as well as a 12-24 months timetable for coverage of additional living expenses while their home is being rebuilt which residents are finding, is not enough.



Law and ordinance coverage: Many building codes and regulations have been updated in the last 20 years and can increase the costs for homeowners when they rebuild after a natural disaster. Most policies only cover a small amount of code upgrade coverage, usually, 10% of overall value, and many residents are finding this is not enough to cover the increased cost from new regulations.



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With over 6 years' experience as both a captive agent and an independent broker, I am confident I can provide you with the information you need to make sure you are best protected. Shopping around your insurance every few years will help you keep your cost low and your coverage up to date.

Contact me to set up a complimentary review of your insurance TODAY!