

INSights

A FOREST INSURANCE PUBLICATION



Homeowners Insurance FAQs

Questions about [homeowners insurance](#)? You're not alone. While coverage varies by policy and company, below are answers to some of the most common questions we hear about homeowners insurance.

What's NOT covered by my homeowners policy?

Typically, homeowners coverage does not apply to damage caused by flood, surface water, water that backs up through sewers or drains, earth movement. Personal liability and medical payments do not apply to the operation, ownership, or use of any aircraft, automobile, RV, larger water craft; bodily injury or physical damage caused by an intentional act of the insured (or any business exposures).

What happens if I have a fire? How do I collect for my personal property?

The first step is to [call your insurance agent](#) to start the claims process. Whether your policy pays for the replacement or just the actual cash value, you will be paid for personal property that you can show you owned at the time of loss. To this end, if possible, keep an up-to-date inventory in a secure place. It's also helpful to take pictures or videos of each room to help you remember what you had.

If my sump pump fails due to water backing up through the sewers, am I covered?

No—but you can easily add a sewer and backup endorsement to your homeowners policy to cover the loss.

Is my boat covered by my homeowners policy?

Theft or damage to watercraft—including furnishings, equipment and outboard motors—is typically excluded IF the theft occurs outside your home. If you own a boat, you need a separate [boatowners policy](#).

I have insured antique items listed on my policy. If I have a total loss, do I receive payment for the full insured value?

The company will first confirm the value of the items with one or more independent antique dealers. You should then be paid a dollar value based on the dealer(s) estimate of the worth of the antique items. The best way to insure your antiques is to get appraisals and establish the stated values at the time the policy is written.

During a storm, my neighbor's tree fell and destroyed my fence. Who pays for the loss?

Generally, your own policy should cover the loss. If the loss occurred as a result of your neighbor's negligence, your insurance company may be able to recover the amount paid for the loss.

Am I covered for water damage from a flood?

No, separate flood coverage is needed to cover losses to your property caused by flooding. Communities in the [National Flood Insurance Program \(NFIP\)](#)—such as River Forest and Forest Park—are automatically eligible to purchase flood insurance. Though Oak Park is not an NFIP community, Forest Insurance works with several carriers who will sell flood insurance to non-NFIP communities.

If my iPhone is stolen from my car, is it covered under my auto—or homeowners—policy?

Your iPhone is considered personal property, and thus is covered by your homeowners—not auto—policy. That said, the loss would be subject to any deductible.

How can I be sure I have the right coverage?

A thorough review of your policy by an experienced agent is the only way to determine what property is covered and what perils are insured against. Don't wait until disaster strikes to find out you're un/underinsured. We can help you identify your risks and explain what's included in a [homeowners insurance](#) policy—including the standard limits of coverage on insured property. ▲

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For more answers to your home, auto, life, and business insurance questions, contact the independent insurance agents at Forest Insurance at (708) 383-9000 or visit www.forestinsured.com.



Local History

TRIVIA

ANSWER THE QUESTION BELOW FOR
A CHANCE TO WIN A \$10 GIFT CARD

**The founder of which popular
American product did NOT reside
in River Forest?**

- A) Mars bars
- B) Kool-aid
- C) Twinkies
- D) Eskimo pies

Email your answer to trivia@forestinsured.com.

*Congratulations to **Joshua Drucker**,
who correctly answered both of our trivia
questions: 1) the Olympic rings represent
the five regions of the world—the
Americas, Europe, Asia, Oceania, and
Africa; and 2) the meaning of the official
motto of the Olympics—Olympic motto
“Citius, Altius, Fortius”—is Faster, Higher,
Stronger. We’ll be sending Joshua a \$20 gift
card. Thank you to everyone who submitted
answers.*

**FI celebrates 10 years
in Forest Park!**

HAPPY BIRTHDAY

Gina Costello (11/10)
Maria Jamroz (11/18)
Matt Navigato (11/28)

HAPPY FI ANNIVERSARY

Cristine Saucedo (8 yrs)
Diane Villagomez (18 yrs)
Gina Costello (1 yr)

Illinois' New Electronic Verification System IDs 2,700 Uninsured Vehicles

Illinois' new electronic automobile insurance verification system has identified more than 2,700 vehicles that did not have the state mandated minimum insurance coverage as of September 2021, according to the [American Property Casualty Insurance Association \(APCIA\)](#).

An APCIA spokesperson noted that uninsured motorists have “long been a problem in Illinois and the system could, by streamlining the insurance verification process, have an impact on costs for motorists.”

In the past, Illinois drivers could evade coverage requirements by purchasing insurance to register or renew their vehicle registration, then quickly cancel the policy for a full refund. Now it will be much tougher to go without insurance in Illinois, according to APCIA.

Under the old system, the Secretary of State (SOS) would mail postcards to a group of randomly selected registered vehicle owners asking for insurance policy information—a labor- and paper-intensive process. The SOS office would then manually confirm coverage with the insurer. The SOS had the power to suspend the vehicle's registration and impose a fine on drivers who failed to return the card or did not provide policy information. Once the driver provided the necessary information, the suspension would be lifted.

The new electronic system eliminates the paper post card and electronically conducts the insurance check without the driver being required to act. It also enables the SOS office to check more registrations in a more efficient and cost-effective manner. When there is not a match between the registered vehicle and insurance, the SOS office will notify the driver and outline the necessary steps to verify there is insurance on the vehicle. To help ensure driver have the proper insurance, the system will verify coverage twice a year.

In 2019, an estimated 12% of Illinois drivers did not have insurance. According to the [Insurance Research Council \(IRC\)](#), insured drivers paid, on average, approximately \$78 per insured vehicle in 2016 for insurance protection against at-fault drivers who are uninsured or have inadequate insurance. ▲

Content courtesy of [Insurance Journal](#) and [APCIA](#).

Congratulations Diane Villagomez on earning the CPRM designation

Reflecting specialized knowledge and deep expertise in high net worth exposures across multiple topic areas, the Certified Personal Risk Manager (CPRM) is considered one of the most prestigious insurance designations.



Charity of the Quarter The Historical Society of Oak Park & River Forest

Q3 Wrap Up: For every referral we received during July, August, and September, we donated \$20 to [Hephzibah Children's Association](#). In all, we were able to donate \$730 to [Hephzibah](#) for the third quarter of 2021. Thank you for helping support such a wonderful organization!

For Q4, our Charity of the Quarter is [The Historical Society of Oak Park & River Forest](#). So, for every friend, colleague, or family member you refer to us for a quote during October, November, and December, we'll send YOU a \$10 gift card, and also donate \$20 to the Historical Society! ▲

Founded in 1968, [The Historical Society of Oak Park & River Forest](#) is dedicated to preserving, exhibiting, and interpreting the area's unique cultural and architectural history.

Oak Park and River Forest's rich heritage is celebrated through exhibits, lectures and special programs regularly taking place in the society's new home, the Oak Park River Forest Museum—a recently-renovated firehouse that dates back to 1898 and plays host to the society's various cultural offerings. The museum is home to a collection of thousands of photographs, vintage costumes, and artifacts donated by families, organizations, and local businesses. Providing valuable support for area residents, students, writers, journalists, filmmakers, government bodies and organizations wishing to delve into our fascinating past and evolution, its extensive collection is always growing, as is its value to present and future generations. The society also operates a research center, children's activity room and changing exhibits about regional history, and hosts an annual housewalk, tracing the area's vibrant history by exploring some of its finest architecture.

A nonprofit, the society operates solely from the support of memberships, earned income, and the generosity of local residents and businesses; it receives no tax dollars.

For more information or to make a donation to The Historical Society of Oak Park & River Forest, please visit www.oprfmuseum.org.

IMPORTANT—A recent computer glitch caused some of our outgoing emails to end up in spam or junk folders. Please take a moment to see if anything we may have sent you is in your spam folder and, if so, please mark it as “not spam” or “not junk” to ensure future emails arrive in your inbox.

CLIENT(S) OF THE QUARTER

Congratulations to Carrie & Pearce Raeder—who were randomly selected from the list of clients who referred business to Forest Insurance last quarter. We'll be sending Carrie & Pearce a \$100 Visa Gift Card as our way of saying thanks.

SIMPLIFY YOUR LIFE

FOREST INSURANCE
CAN CONSOLIDATE ALL YOUR
INSURANCE ACCOUNTS

Home | Auto | Umbrella
Jewelry | Fine Art
Private Client |
Aviation | Life
Business | Commercial

REFERRALS

When you refer someone to Forest Insurance, we'll send you a \$10 gift card and enter your name into our quarterly raffle. We'll also make a \$20 donation to our Charity of the Quarter, which, October through December, is **The Historical Society of Oak Park & River Forest**.

Thank you to our clients who referred a friend or family member during July, August, and September:

Mariela Acosta

Martha C. Alvarez

Abby Arcano

Jonathan Campbell & Kimberly Jackewicz

Thomas Carraher

Robert & Maureen Carson

Complete Financial Services & Insurance
Agency LLC

Mary Ann Cooper & Dale Jones

Anthony Cuda (2)

David Cupal

Gerrit & Jeannette Devries

Chris & Martha English

419 Euclid LLC

Wayne Harrison

Jeffrey & Denise Henderson

Jazybe Home Care Inc.

Kids Kingdom Inc.

Scott & Jean Kirk

Mary Knight

L'Alberello, Inc.

Mark & Melissa Laudadio

James Loch & Katharin Whisler

Mundo Aventuras Inc.

Pasta Monster LLC

Pequeños Giants Inc.

Carrie & Pearce Raeder (2)

Maria Reyes

Rowan Catering Company LLC

Shoreline Photography

Jeffrey Stone

Michael Ursini

Jeroen & Sandhya Van Den Eijkhof

Elizabeth Zaluba

Mike Zehner



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Chubb | Cincinnati | Hartford | Hanover | Liberty Mutual | MetLife Auto & Home/Foremost
Nationwide Private Client | Progressive | Safeco | Travelers | West Bend

trusted solutions.
vast possibilities.

Leadership



Dan Browne



Cathy Hall

Contact us for more information
about our services and products:

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Our Team



David Klans



Linda Carrera



Melissa Keshen



Nichole Hoppe



Mike Frontzak



Diane Villagomez



Cecilia Saavedra



Maria Lopez



Cristine Saucedo



Susan Huizinga



Bonnie Casper



Fred Arkin



Judy Shelstad



Marcia Johnson



Gina Costello