

# INSights



A FOREST INSURANCE PUBLICATION



## Take Stock of What You've Got

KICK OFF THE NEW YEAR WITH A HOME INVENTORY

In the event of a fire or other disaster, would you be able to remember all your possessions? Or gauge their cost? The value of an accurate home inventory simply cannot be overstated.

### The importance of a home inventory

Having an up-to-date home inventory will help you purchase the correct amount of insurance and, in the event of a disaster or burglary, will help settle insurance claims faster, and verify losses for your income tax return. You'll be able to provide your insurance company with a complete list of your belongings so that you have adequate coverage for everything in your household—before an emergency strikes. The new year is an ideal time to take stock and, thanks to technology, creating and maintaining a home inventory has never been easier.

A complete home inventory should include all of the following:

- A list of all your belongings, including important details
- Receipts for your most valuable objects
- A video or photographs of your home and contents
- Current appraisals

#### INSights | this issue

TAKE STOCK OF WHAT YOU'VE GOT	INSURE YOUR VALUABLES
Q1 CHARITY: HOUSING FORWARD	TRIVIA
CLIENT(S) OF THE QUARTER	MILESTONES
CONGRATULATIONS JESSICA CUSACK	REFERRALS

*"In the event of a disaster or burglary, having an up-to-date home inventory will make filing an insurance claim a smooth process."*

### How to do a home inventory

Start by cataloging your highest-value items, then go through the home room by room, including everything else that wasn't included in the home purchase. Open drawers, cabinets and closets, and completely document the contents. Zoom in on labels and special features, like signatures on artwork or serial numbers on appliances and electronics.

#### Big ticket items

Valuable items like jewelry, artwork, and collectibles may need to be insured separately. Check with your insurance agent to make sure you have adequate coverage for these items.

#### Note everything

In addition to big ticket items, it's important to note everyday items like toys, DVDs, books, clothing, cookware, and linens, as replacing these items can really add up if you suffer a major disaster. Whenever you make a significant purchase, remember to add the information to your inventory.

#### Don't forget your documents

Keep a digital record of legal and financial documents such as birth certificates and passports, and bank accounts and insurance policies. You can also use your home inventory to record information about these papers. Be sure to note insurance policy, bank, and investment account numbers, along with insurance policy contact information.

#### Go digital

Create and maintain your list using a [home inventory mobile app](#) or software and store it safely online for easy, secure access.

#### Store and maintain your list

No matter how you create a home inventory, store a copy of it in a safe place outside your home—with a friend, in a safe deposit box, or online. That way you'll be sure to have something to give your insurance professional if your home is ever damaged. ▲



## TRIVIA

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



When they're  
born, flamingos  
have gray feathers.  
What makes them  
turn pink over time?

Email your answer to  
[trivia@forestinsured.com](mailto:trivia@forestinsured.com)

*Congratulations to **Jane Erickson**, who  
correctly guessed the answer to our last  
trivia question was Betty White—the  
beloved comedy icon and Golden Girl,  
born in Oak Park in 1922. Thank you  
to everyone who submitted answers.*

## WELCOME ABOARD

Silvia Cabañas

## HAPPY BIRTHDAY

Maria Lopez (2/5)  
Cristine Saucedo (2/25)  
Brian Sullivan (3/13)  
Fred Arkin (3/17)  
Ruthy Apieczonek (3/23)

## HAPPY FI ANNIVERSARY

Melissa Keshen (16 yrs)  
Maria Lopez (11 yrs)

## Charity of the Quarter **housing FORWARD**

2022 Q4 Wrap Up: For every referral we received during October, November, and December, we donated \$20 to [L'Arche Chicago](#). In all, we were able to donate \$440 to L'Arche Chicago for the fourth quarter of 2022. Thank you for helping support a wonderful organization!

For 2023, our Q1 Charity of the Quarter is [Housing Forward](#). This means that for every friend, colleague, or family member you refer to us for a quote during January, February, and March, we'll not only send YOU a \$10 gift card, we'll also donate \$20 to Housing Forward!! ▲

### About Housing Forward

Housing Forward is passionately focused on one vision—ending homelessness.

The organization believes in bold, comprehensive approaches to prevent homelessness whenever possible, respond to the housing crisis, and create stability through permanent housing. Housing Forward offers a coordinated response that allows people experiencing a housing crisis to quickly resolve their situation, with comprehensive services including homelessness prevention, outreach, diversion, interim housing, medical respite, housing, and wraparound support. In 2022, Housing Forward served nearly 3,000 individuals and families with personalized support and services. Housing Forward also has programs that specifically address the needs of families, youth, and veterans.

To learn more, volunteer, or donate, visit  
[housingforward.org](https://housingforward.org), email [development@housingforward.org](mailto:development@housingforward.org),  
[housingforward.org](https://housingforward.org), or call (708) 338-1724.

**30** | **housing  
FORWARD**  
years of | ending homelessness

*Congratulations Jessica Cusack*  
*on earning the*  
CISR (Certified Insurance Service Representative)  
✿  
CPIA (Certified Professional Insurance Agent)  
*designations*

## CLIENT(S) OF THE QUARTER

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





## New Ring? Insure That Bling

VALUABLE ARTICLES & SPECIAL EVENTS COVERAGE

### VALUABLE ARTICLES INSURANCE

On the off chance you leave your engagement ring behind in a hotel, have it stolen, or lose a stone at the gym, [valuable articles insurance](#) can offer financial protection and peace of mind when you need it most. Protecting you from financial repercussions in the event of physical loss, theft, or damage, valuable articles policies typically extend to jewelry and other high-value items submitted to the coverage scope, resulting in either replacement, repair, or cost reimbursement.

#### Aren't my valuables covered under my home insurance?

Yes, but the limits tend to be very low, thus homeowners, condo, and renters insurance policies may not cover your jewelry for its full value without adding an endorsement to your policy. Also, home property losses are subject to a deductible, and the covered perils may be limited. By “scheduling” your jewelry (also known as adding a rider to your policy), you avoid the deductible—plus it's covered for anything that's not specifically excluded.

#### How much is valuable articles insurance?

Rates can vary by the type of item—jewelry, fine art, etc.—but are generally a very small percentage of the item's value. Contact your agent for more information.

### SPECIAL EVENT INSURANCE

[Special event insurance](#), also known as one-day event insurance, can help protect you from financial loss for a specific occasion, such as a wedding, bar/bat mitzvah, baby shower, or retirement party, and can help cover a broad range of risks—like an unexpected illness, extreme weather disruption, or the event needing to be postponed or cancelled.

#### Do I need insurance for my event?

You might. Many venues will require you to purchase general liability insurance for your event to protect you (and them) in case someone gets hurt or the property is damaged. If you're investing a lot in your event, you may want to purchase event insurance simply for the cancellation coverage so you can be reimbursed for any lost deposits.

#### What does event insurance cost?

With premiums starting at \$100, the cost of your event insurance policy will vary based on the number of people attending, the length of the event, as well as the coverages you buy. It takes just a few minutes to request an event insurance quote that can help protect your wedding or event. ▲



## 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, from January through March, is Housing Forward.

*Thank you to our clients who referred a friend or family member during October, November, and December:*

DeCynthia Bomar-Brown  
Bunkernaut Industries LLC  
William Citek  
Vincent & Judy Garnett  
Steven Hanauer  
Dulce Hogar Inc.  
Tom & Julie Keegan  
Ron Kelley  
Scott & Erica Kroll  
Christopher Jackson & Angela Schell  
David Menachof  
Mi Pequeno Mundo 1 Inc  
Don Nekrosius  
Ann Neumann  
Joe & Vicki Ream  
Bob & Terry Rentner  
Karla Salas Quinones and Mi Casita  
Magica Daycare  
Steven & Barbara Stone  
Greg Stringer  
Aixa Torres  
Melanie Weiss  
Zagreb II LLC



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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



Melissa Keshen



Gina Costello



Julie Cranley



Linda Carrera



Mike Frontzak



Diane Villagomez



Maria Lopez



Cristine Saucedo



Jessica Cusack



Susan Huizinga



Fred Arkin



Silvia Cabañas



Judy Shelstad



Marcia Johnson



Jeanine Veldman