

INSURING YOUR HOME AT ITS PROPER VALUE

Most Homeowners Don't Have Enough Insurance to Fully Rebuild After a Total Loss

The shortfall could leave the owners living in a smaller house or tapping their hard-earned savings to make up the difference. Common reasons for being underinsured include:

- The home's market value – what it would sell for – is confused with replacement cost – what it takes to rebuild. Replacement cost often exceeds market value.
- The policy fails to reflect increases in replacement cost due to home improvements.
- There's a desire to save on premium by underestimating cost, which leaves the homeowner dangerously exposed. Choosing a higher deductible is a better way to save.



Why Your Home Will Be Properly Insured with the Atlantic Master Plan

▪ *Expert Home Appraisal*

When you become a new customer of the Atlantic Master Plan, we take care to properly estimate the replacement cost of your home with our team of experts, who are trained in appraising fine homes. Besides determining the proper value of your home, the appraisal creates an important record that helps you get fair and prompt payment if you have a loss.

▪ *Guaranteed Replacement Cost*

By supporting the appraisal process, you never have to worry about underinsuring your home with the Atlantic Master Plan. That's because we guarantee to rebuild your home with similar quality materials and workmanship no matter what the cost – even if it exceeds the amount stated in your policy.

How the Appraisal Process Works

- A few weeks after your Atlantic Master Plan starts, you will receive a phone call or post card about setting up a convenient time for one of our experts to visit your home.
- The expert will come by your home at the agreed time to take measurements, examine construction details, and look for ways to improve safety.
- The findings will be sent to your agent, and your agent will contact you about the result of the appraisal and any necessary changes in your policy.
- You will also receive a home appraisal report that describes the distinctive features of your home, includes pictures of your home, and suggests ways to improve safety.
- If you make any substantial improvements to your home or property after the initial appraisal, let your agent know. A new appraisal may be necessary.

Important Notice: Any descriptions of coverage contained in this brochure are meant to be general in nature and do not include nor are intended to include all of the actual terms, benefits and limitations found in an insurance policy. Coverage may vary by state. The insurance policy and not this brochure will form the contract between the insured and the insurance company, and governs in all cases. Consult your agent and Policyholder Declarations Page to determine the insurance company that underwrites your policy.