

## Insurance 101

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### **Special Coverages for Those Special Items**

Celebration season is right around the corner, so you might want to begin thinking about increasing your insurance.

While your Kemper Package Plus\* or Home policy provides you with important property coverages, for those particularly valuable items—a family heirloom you receive as a wedding gift or new computer to celebrate a graduation—you should consider adding a Scheduled Personal Property or Personal Electronic Equipment endorsement to make sure you're fully protected.

If you have individual items of significant value, Scheduled Personal Property is ideal for that extra coverage. You can list the valuables on your policy, along with a specific amount of insurance you need for each. No deductible is required and appraisals to determine the value of scheduled items may be required.

You can also protect your computers, sound and home theater systems with a Personal Electronic Equipment enhancement to your policy. No deductible applies.

To learn more about how you can further your protection for those special possessions, contact your Independent Agent.

*\*Coverages vary by state.*