

QUESTIONS TO ASK YOUR INSURANCE AGENT REGARDING INSURANCE COVERAGE FOR **YOUR PROPERTY** IN STORAGE:

Q: Does your homeowners' policy cover property stored at a location that is not your home?

A: Most homeowners' policies do not automatically provide this coverage and a separate endorsement must be issued, subject to insurance company approval.

- **The Orange Door Storage Insurance Program automatically provides this coverage as soon as you complete the form and pay the monthly premium.**

Q: Is coverage provided only for a limited time limit?

A: Most homeowners' policies only provide short-term (usually 30 days) coverage. Any extension would need to be approved by the insurance company.

- **The Orange Door Storage Insurance Program provides coverage that remains in effect for as long as you have your storage unit and pay the monthly premium.**

Q: Is there an additional premium charged to cover property stored at another location?

A: Most homeowners' policies will charge an additional premium to add an endorsement to provide coverage for property in storage. In many circumstances, the estimated costs could be between \$1.25 to \$1.75 per \$100 of values.

- **The Orange Door Storage Insurance Program has an affordable premium that you can pay monthly as part of your storage bill or online.**

Q: What is the deductible?

A: Contents in storage are subject to your homeowners' deductible. Most homeowners' policies have a minimum deductible of \$500 and yours could be higher.

- **The Orange Door Storage Insurance Program has a \$100 deductible.**

Q: If there is a loss, will your insurance premium increase?

A: Your claims-free discount will be lost and your premium could increase. If you report multiple claims under your homeowners' during a five-year period, you run the risk of your coverage being canceled.

- **The Orange Door Storage Insurance Program will not raise your premium or cancel you if you have a loss.**

Q: Does your homeowners' policy provide coverage for business property?

A: Most homeowners' policies will not cover this without a specific endorsement to your policy. The business usually has to fit the model of "home-based business" and must be approved by the insurance company.

- **The Orange Door Storage Insurance Program provides coverage for business property.**

Q: Does your homeowners' policy contain special exclusions for property in storage?

A: Most homeowners' policies only provide coverage for theft to property in storage.

- **The Orange Door Storage Insurance Program provides coverage for a number of named perils including water, flood, fire, smoke, hail, lightning, windstorm, vandalism and burglary.**

Q: Does your homeowners' policy provide coverage for vermin, fungus or flood?

A: Homeowners' policies, as a rule, will not provide vermin, fungus or flood coverage for Personal Property.

- **The Orange Door Storage Insurance Program provides coverage for flood as well as \$250 coverage for vermin and \$250 coverage for fungus**

This is meant to serve as a guide only. For your actual terms and conditions, please consult with your insurance agent. For more information, please call toll-free at (877) 878-6730.

Program Administrator: PSCC, Inc. dba in CA as PSCC Insurance Services Processing. CA Ins. Lic.#0E14626
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QUESTIONS TO ASK YOUR INSURANCE AGENT REGARDING INSURANCE COVERAGE FOR YOUR BUSINESS PROPERTY IN STORAGE:

Q: Is coverage provided only for a limited time limit?

A: Most business policies only provide short-term (usually 30 days) coverage. Any extension would need to be approved by the insurance company.

- **The Orange Door Storage Insurance Program provides coverage that remains in effect for as long as you have your storage unit and pay the monthly premium.**

Q: What is the deductible?

A: Contents in storage are subject to your business policy deductible. Most business policies have a minimum deductible of \$500 and yours could be higher.

- **The Orange Door Storage Insurance Program has a \$100 deductible.**

Q: If there is a loss, will your insurance premium increase?

A: Your claims-free discount will be lost and your premium could increase. If you report multiple claims under your business policy during a five-year period, you run the risk of your coverage being canceled.

- **The Orange Door Storage Insurance Program will not raise your premium or cancel you if you have a loss.**

Q: Does your business policy provide coverage for vermin, fungus or flood?

A: Business policies, as a rule, will not provide vermin, fungus or flood coverage for Personal Property.

- **The Orange Door Storage Insurance Program provides coverage for flood as well as \$250 coverage for vermin and \$250 coverage for fungus.**

HELPFUL STORAGE TIPS

DO

- ✓ Do use covers and pad for beds and furniture to ensure they stay in perfect condition.
- ✓ Do use the right type of box for the item and don't overload them.
- ✓ Do pack glass in protective packaging.
- ✓ Do store valuables, as well as electronics, in unmarked boxes towards the rear of your storage space or behind larger items, such as furniture and beds.
- ✓ Do leave air space around the perimeter to aid in ventilation.
- ✓ Do leave a walkway to the rear of your space for easy access.
- ✓ Do use all the space available, including the height.
- ✓ Do place frequently needed items towards the front of your storage space.
- ✓ Do keep a thorough inventory. Prepare a list of everything that you place in your storage unit. Keep this list in a safe place outside your storage facility.
- ✓ Do take photos of items, as well as photos of contents and boxes in your storage space.
- ✓ Do lock your unit. Disc or cylinder locks are recommended.
- ✓ Do insure your goods in storage against loss or damage.

DON'T

- ✗ Don't store items in plastic bags – things could mildew from lack of ventilation.
- ✗ Don't store valuables such as deeds, money, jewelry, watches, furs, valuable papers and records, and photographs in your storage unit.
- ✗ Don't store items that could be susceptible to temperature or atmospheric change.
- ✗ Don't store flammable items.
- ✗ Don't store food products and other ingestible items – this includes spices.
- ✗ Don't lean things against the walls or directly on concrete floors.
- ✗ Don't leave items unattended at any time outside your locked unit.

