



December 2025

# Home Matters

## How Renovations May Impact Your Home Insurance Needs

Making enhancements or additions to your home can be an exciting and rewarding venture, but any project involving such a valuable investment must be carefully scrutinized. Before starting expansions or renovations, you'll want to understand how they may impact your coverage:

- **Increasing coverage limits.** In many cases, adding on to your home increases its replacement cost. Alternatively, adding a pool or other attractive nuisance could increase your liability coverage needs. In both cases, previous home insurance policy limits may be insufficient.
- **Addressing new risks.** Certain additions may require endorsements or new policies. For example, if you plan to add an office for a home-based business, standard home insurance may not cover commercial property and losses.
- **Seeking lower prices.** Some improvements may offer discount opportunities, such as replacing your roof for weather-related resilience. After projects, your broker can help you shop around to make sure you're getting the best deal on your coverage.

To learn more about home projects and retaining optimal insurance, contact us today.

### 5 Tips for Reducing Winter Heating Bills

As temperatures drop, you may see your heating bills increase. To limit these costs, consider the following strategies:

1. Program thermostats to keep homes colder while you're at work or elsewhere.
2. Dress in layers and enjoy the comfort of blankets instead of heating rooms.
3. Close doors and vents to rooms you aren't using.
4. Seal air leaks using caulk and weatherstripping around doors and windows.
5. Maximize sunlight coming through windows during the day and close curtains at night to retain warm air.

Contact us for more winter- and home-related resources.