

## **Insurance Reminder**

If you have a living trust from our office, you know that we have advised you to contact your home insurance provider and request them to add your trust as an “additional insured.” The recent Southern California fires have highlighted this issue. We have heard that some insurance carriers have denied fire insurance claims because the house was owned by the trust rather than by the individual owners listed on the policy.

Please read the newsletter below. It’s designed to assist and protect you. Reach out to your insurance agent if you have any concerns or questions. We want you to be informed and protected!

### **Adding Your Trust as an Additional Insured**

If our office or you have transferred real estate into the name of your trust, we highly recommend that you call your insurance agent and have them add the trust as an “additional insured” on your insurance policy.

Doing so adds an extra layer of protection for those “just in case” scenarios. Although there may be a nominal fee, there is usually no additional cost to arrange this through your insurance agent.

## **Consider Purchasing Umbrella Insurance**

Many people think that umbrella policies are meant to protect only the wealthy. Anyone with even an average liability risk should consider purchasing umbrella coverage to protect their assets.

Umbrella insurance is extra liability coverage that provides protection beyond the limits of your existing insurance policies, such as auto, homeowners, or boat insurance. It acts as a safety net for your assets and future earnings when the liability limits on your primary policies are exhausted.

When you're found liable for damages that exceed your primary insurance limits, umbrella insurance kicks in. For example, if you cause a car accident with \$500,000 in damages but your auto insurance only covers \$300,000, your umbrella policy would cover the remaining \$200,000.

Umbrella policies often cover claims that may be excluded by other liability policies, including:

- Injuries
- Property damage (such as fire damage)
- Certain Lawsuits
- Personal liability situations
- Slander, libel, and defamation
- False arrest

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### **Action Items:**

1. If you have real estate titled under your living trust, we highly recommend that you add your trust as an “additional insured.” This is as easy as calling your insurance agent or carrier and usually costs you nothing.

2. Do you have umbrella insurance? If you don't, or don't know, check with your insurance agent. These policies are usually somewhat affordable and can protect your assets in case of disaster.
  
3. When was the last time you had an insurance review? Call your insurance agent and they will be more than happy to review things with you.

If you have any questions, please be sure to call us! 208-288-4444



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