# **Bene'-Kelly Insurance Newsletter**

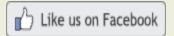
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## Home Renovations: How Do They Affect Your Insurance?

Here are a few improvements we need to know about to be certain your coverage is up-to-date:



- 1. <u>Adding Square Footage</u> This could increase the Replacement Cost of your home.
- 2. <u>Customization</u> Upgrading your kitchen and bathrooms, adding a deck, or finishing your basement can also impact your Replacement Cost.
- 3. <u>Liability Coverage</u> Adding a pool can bring tons of fun but also come with risks. We will make sure you have the proper coverage with an Umbrella Policy.

We are always here to review your policy to be sure you are fully covered!

Call us anytime with questions.

### **Around the Office**

Your Opinion Matters!
Click <u>here</u> to check out our new 'Customer Feedback' link.

This year we are celebrating PET Month in October!

We are collecting Pet Toys/Supplies for the APA Adoption Center in St. Louis during the month of October.

#### What To Donate?

Toys, Collars, Leashes, Dog Beds and Blankets, Food Bowls or Feeders, & Treats.

Click here to see the full APA Wish List.



PLEASE STOP BY ANYTIME!

THANK YOU FOR YOUR GENEROSITY!