



SAFE DEPOSIT BOX
INSURANCE COVERAGE, LLC



The Sanctuary of Home?

Home is where we feel safe and protected; it is our haven, a respite from the vulnerabilities of our everyday lives. When our spouse, children, or other family members are at home, we worry less about their safety and security. It's human nature to feel this way. In fact, to truly be a home, it is almost a requirement.

So, it is not surprising that we feel comfortable storing our prized possessions and valuables in our homes as well.

But are your treasures safe at home? With the recent Hurricanes, earthquakes in Mexico, flooding in the South and Midwest, wildfires in California and the Northwest, plus the surge of home burglaries over the last year, our homes seem to be under siege. FEMA is currently managing 21 disaster areas across the US.

The Insurance Institute estimates 2017 will top the charts for property damage in the United States and billions of dollars of those losses are uninsured—one of the largest amounts in US history.



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In the blink of an eye, people lost tens of thousands of dollars –for many a devastating, life altering event.



What's behind these uninsured losses? Standard homeowners' policies do not cover damage from flooding, hurricanes, or earthquakes. You need special coverage to insure your home against these perils. The scope of damage this year reached many people who choose not to carry this coverage – perhaps taking a calculated risk.

Included in these uninsured losses is millions of dollars of valuable property, jewelry, watches, family heirlooms, coins, cash, mementos, and other collectables. This frustrates us here at SDBIC because many of these losses are easily preventable.

With some exceptions, most homeowners who lost valuable property had plenty of notice of the event. An average size safe deposit box costs \$55-75 a year. Property placed in a safe deposit box inside a vault, reduces the probability of loss by at least 80%. A relatively small expense to save irreplaceable valuables.

Of course, banks are not immune to losses from catastrophes. Thousands of safe deposit boxes were damaged or destroyed by flood waters from the recent hurricanes, impacting an estimated \$100 million dollars in property.

We were there to help our insureds, but so many others box holders could have avoided losses or had their property replaced or restored if they spent between \$25 to \$100 for our insurance.



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Three takeaways from these events:

1. **Rent and use a safe deposit box to store your valuables and important documents -if for nothing more than using it as part of a disaster preparation plan.**
2. **Insure your safe deposit box. Unlike expensive flood insurance or even personal article floaters on your homeowner's policy, the cost/benefit of our insurance warrants the small expenditure.**
3. **Don't procrastinate. Maintain and insure your safe deposit box. Don't be lulled into that false sense of security that your valuables are in the most secure place when they are in the sanctuary of your home. They are not.**

[Click Here for More Information](#)

We are changing the way people store and insure valuable personal property. With over \$100,000,000 of insured assets SDBIC is the fastest growing insurer of valuable property, collectibles, and investable assets in the country.

We take pride in providing personalized, responsive customer service. It is why we have an A+ rating with the Better Business Bureau and a 5-star rating on Google. You can see more customer testimonials [here](#).

Please feel free to call us at 224-227-6181. We are always happy to talk with you. If you prefer e-mail, my address is jerry.pluard@sdbic.com.

Did you see us on TV? If not click [here](#).