

# COMPUTER AND LAPTOP INSURANCE

Protection for your computer or laptop can be invaluable when you have family photos, music and/or financial information stored on the hard drive. Read on to learn more about this coverage.

## What Protections Does it Offer?

Computer or laptop insurance provides protection for your property beyond the manufacturer's warranty, which tends to only cover defective parts that cause problems as a result of regular usage.

A typical policy covers the following exposures:

- Theft
- Fire
- Power surges
- Damage from spilling liquids on the keyboard
- Damage from accidental drops
- Natural disasters (e.g., earthquakes, hurricanes, floods, tornadoes)

If your computer or laptop is custom-built, you will typically need to provide proof of ownership of each of the individual parts within the machine itself to file a claim. Also, if the manufacturer no longer makes your exact model at the time of a claim, the insurance company will replace your computer or laptop with the closest model available on the market.

## Coverage Considerations

Protection for your computer or laptop is seamless and easy, as computer or laptop insurance is available for any manufacturer at a minimal price tag. Before purchasing coverage, consider your needs:

- Is the policy for replacement value or cash value? Replacement-cost coverage is typically more expensive, but ensures that you get more back if you have a claim.
- Does the policy include data recovery?
- Does the policy cover upgrades made to the computer?
- What is the deductible?

If you use your computer or laptop for business, you may need additional coverage to ensure that all of your replacement costs are covered. Also remember to keep all of your receipts for the machine and for any additional parts installed on it. You will need this information to show the insurance company.

## Count on Our Expertise

By working with KorthaseFlinn Insurance & Financial Services, we can help you select personal insurance coverage that complements your life and provides the security that you need. Call us today at (231) 582-6512 to learn more.

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### KorthaseFlinn Insurance & Financial Services

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