

## THE HOME FRONT

Jay Stoetzer | 816-384-7738 | jay@insure247.com

## Homeowners Insurance: What Your Policy Really Promises

### *Replacement Cost, Dwelling Limits, and the Summer Storm Questions Every KC Family Should Ask*

Welcome to the first issue of a monthly series for Kansas City families — plain-English answers about home, auto, and the coverage decisions that protect everything you've built.

I'm Jay Stoetzer, an independent insurance specialist with 46+ years in this market. We start where summer storm season demands: your homeowners policy.

### The Parts of a Homeowners Policy

Your policy has coverage for the dwelling (the structure), other structures (fence, shed, detached garage), personal property (your stuff), loss of use (hotel and living costs if the home is unlivable), personal liability (lawsuits against your family), and medical payments to guests. Each has its own limit, usually calculated as a percentage of the dwelling limit — which is why getting THAT number right matters more than any other decision on the policy.

### Insure the Rebuild, Not the Zillow Price

Your dwelling limit should equal the cost to RECONSTRUCT your home at today's labor and material prices — not its market value, not the mortgage balance, not the tax assessment. Construction costs have risen sharply, and homes insured to a years-old number can be badly short after a total loss. Ask about extended or guaranteed replacement cost endorsements, which add a cushion (often 25–50%) above the limit for exactly the scenario where everyone in the neighborhood is rebuilding at once and prices spike.

#### CONTACT JAY

**Jay Stoetzer**

Home &amp; Auto Insurance Specialist

816-384-7738

jay@insure247.com

**insure247.com**7001 N Cherry St, Suite 201  
Gladstone, MO 64118

#### WHY WORK WITH JAY

- 46+ years serving Kansas City families
- Licensed in Missouri & Kansas
- Access to 50+ carriers — I shop for you
- Independent — advice, not a sales pitch
- One call for home, auto, umbrella & more

#### DID YOU KNOW?

- Loss-of-use coverage pays hotel and extra living costs while your home is repaired — families forget to use it.
- Most policies cover 'other structures' at just 10% of the dwelling limit — sometimes too little for a large shop or detached garage.
- Roof ACV schedules are among the most common surprises in Midwest hail claims today.

#### FREE COVERAGE GAP ANALYSIS

Most home and auto policies I review have at least one gap — a roof paid at depreciated value, liability limits too low for what the family owns, or no water backup coverage. Send me your dec pages and I'll give you a straight, no-obligation second opinion.

## PRO TIP

### PRO TIP FROM JAY:

Find your dec page tonight and answer two questions: What is my dwelling limit, and is my roof covered at replacement cost or actual cash value? If either answer is 'I don't know' or 'that seems low,' send it to me — the review is free and takes a day.

## Replacement Cost vs. Actual Cash Value on Your Stuff — and Your Roof

Personal property can be covered at replacement cost (new for old) or actual cash value (depreciated). The difference on a 7-year-old TV or couch is dramatic — always ask for replacement cost on contents. The same distinction is quietly appearing on ROOFS: many Midwest carriers now apply roof payment schedules that depreciate by age, meaning your 15-year-old roof may be covered for a fraction of replacement after hail. If you don't know which basis your roof is on, that's this month's homework — before the next storm, not after.

### CLIENT WIN SPOTLIGHT

A Northland family's policy still carried the dwelling limit from their 2015 purchase. We re-ran reconstruction cost, raised the limit substantially, and added extended replacement cost. When a kitchen fire caused major damage the next spring, the claim paid in full — with room to spare.

### RECIPE OF THE MONTH: KC BURNT ENDS SLIDERS

Cube smoked brisket point, toss in BBQ sauce and brown sugar, return to the smoker 45 min at 275°F until caramelized. Pile on slider buns with pickles. A Kansas City classic for your July cookout.

### FREE HOME SAFETY & DISASTER PREP CHECKLIST

Ask about my complimentary Home Safety & Disaster Preparedness Checklist — severe weather planning, home inventory templates, fire prevention, and a what-to-do-after-a-claim guide built for Missouri and Kansas families. Free to clients and prospects — just call or email.

## YOUR FAMILY DESERVES MORE THAN AN 800 NUMBER

When did a human being last actually review your homeowners policy with you? If you can't remember, let's fix that this month — free, no obligation, no pressure.

Call or text Jay today: 816-384-7738 | [jay@insure247.com](mailto:jay@insure247.com) | [insure247.com](https://insure247.com)

**Jay Stoetzer — Independent Commercial Insurance Specialist**

[jay@insure247.com](mailto:jay@insure247.com) | 816-384-7738 | [insure247.com](https://insure247.com) | 7001 N Cherry St, Suite 201, Gladstone, MO 64118