



Contact us at:

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Insurance Insights

Fall 2022

Our Office is MOVING!

Our Office building has been purchased by Colorado Springs Utilities to put in a new substation. This means that we must move our base of operations. As of December 1, we will be moving to 1860 Dublin Ave Suite A, Colorado Springs, CO 80918. This is just up Academy Blvd from our current location.

We will be working remotely during the last week of November while our movers work to set us up at our new location.

Test Your Limits:

Insurance coverages are highly customizable, which many find daunting at first glance. Here at Brukhouse, we are ready and waiting to help you with any of the changes you need to make to your policy, especially when your policies are due to renew. We understand that life can throw unexpected curveballs, and it's important to re-evaluate your coverage needs from time to time in response. By providing detailed information regarding improvements made to your home, property and/or autos, we can guide you through selecting the right coverage amounts.

-Sabrina

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Rebuilding Costs

Insuring your home at the cost estimated to rebuild it is called "Insured to Value" or, ITV. In the event your home coverage is under the amount estimated to replace with your carrier, you could face surcharges and higher out of pocket costs in the event of a claim. Here at Brukhouse Insurance we understand how construction and material costs can change and how that drives changes in our home coverage needs, especially when we are also facing uncharacteristic inflationary impacts. When was the last time you reviewed this with us? Let's get together to discuss and allow for that peace of mind we seek in our homeowner's insurance protections!

-Tabitha

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Auto Policy Vehicle Removal:

Knowing when and how to remove a vehicle from your auto policy can be confusing. Here are some tips that may help clarify the process:

1. Donating? Don't cancel your insurance until the title has been signed over to the new owner.
2. Selling? Keep your insurance for the time being because the potential buyer might want to test drive the vehicle.
3. Trading In/Purchasing New? Some carriers automatically, although briefly, extend coverage to your new vehicle before adding it to your policy. Check with your agent to see if this might apply to you!

-Barbara

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Remarketing:

Brukhouse Insurance has your back! We repeatedly analyze the market to ensure our clients are not paying more than necessary for the appropriate coverage. Currently, we are seeing an average increase in home and auto insurance by 20% as a result in increasing pressures caused by issues with supply chain, labor costs, and general inflation.

We take pride in keeping you in the loop, especially regarding remarketing. You may have received a call or email from us in the past as we try to get you the lowest rates. We welcome your questions any time and can always run numbers and analyze the market for your insurance.

Thank you for insuring through Brukhouse Insurance!

-Dave

David@brukhouse.com