



Ordinance & Law – The Hidden Coverage

As cities and counties continually change code requirements for new construction, Ordinance & Law Coverage becomes increasingly more important in the event of a claim. This valuable coverage keeps you from having to pay out of pocket for mandatory upgrades to your home, or to cover repairs necessary after various incidents. Here are some of the most common required upgrades.

- **New energy codes:** Increasing the amount of insulation to be in the attic.
- **New fire safety codes:** New local codes may dictate stricter fire safety measures. This might involve adding features like fire extinguishers, wired smoke detectors, or adding bedroom windows large enough to accommodate a firefighter wearing an air pack.
- **New handicapped compliance codes:** New city legislation may require you to add handicapped-compliant features to your building such as ramps or lowered light switches.
- **New plumbing or wiring codes:** Changes in local ordinances may require you to update or upgrade features in your home such as the wiring or plumbing systems for safety reasons such as GFCI outlets.

What's Included Under Ordinance or Law Coverage?



1
Cost difference for upgraded features



2
Value of the undamaged portion of demolished buildings



3
Cost of bringing undamaged portions up to code



4
Replacement/upgrade costs for foundations

Independent Insurance Agents



Many “cheaper” homeowner policies are not including this valuable coverage in their policy, and you are stuck with the additional costs for upgrades. We work hard to provide this protection to our personal and business clients. If you have any questions about your specific coverage, please contact our office.

OUR NEW HOME

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CLAIMS CORNER

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HOME BUSINESS – ARE YOU COVERED?

Before coming to our agency, a client had a fire in their detached barn on their property. In that barn they had a home business. The fire caused over \$180,000 in damage, but because a standard homeowner policy does not cover business-related losses and his agent did not recommend additional coverage to protect his business liability and contents, he received only \$4,000 for the claim.

If you run or store any sort of business within your home or garage, please contact us to make sure you are covered correctly.

JONES IN THE COMMUNITY

BLOOD DONATIONS

Dan Bitler and Dan Biedenham donating blood.

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COMMUNITY BLOOD CENTER

SENTIMENTAL CINCINNATI

Ed Strosnider of Cincinnati Insurance, presented Kevin with a photo of himself, Bob and Marianne and his brother, Mike, attending a Reds game that they hosted 19 years ago!



WHAT OUR CLIENTS ARE SAYING

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"This is why I Love working with you and your company. Great service. Thank You!" - John M.

"Best insurance agency in my experience of agencies all over Ohio. They've truly had my back for nearly ten years. Each person at RKJones is an expert as well as friendly, easy to work with, and thoroughly professional." - Robert P.

"I have done business with this company for over 20 years. They are very responsive to both phone calls (a real person answers) and email (within 24 hours). Professional, efficient, courteous. I have made a few claims and never any problem. I have felt like they advocated for me in those situations. I have compared prices several times but have never been able to find similar coverage, from a reliable company, for less. Reading horror stories from elsewhere I'm very glad I've stayed with Jones Insurance. Highly recommended." - Cindy W.



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you can TEXT our office phone at (937) 294-2600 with questions or change requests you may have for your policies?



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We excel at offering unrivaled customer service and expertise. Please refer your friends and family, so we can help guide them to be in the best position with their insurance

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