

Rely on the
Insurance
Experts



About Us

For many years, Marshall & Sterling Upstate, Inc. has been providing personal insurance and loss prevention solutions to the region.

Our mission is a simple one: to protect our customers' assets. We strive to provide excellent insurance solutions while exceeding customer expectations.

As an independent agent, our long-standing relationships with major insurance carriers enable us to offer a wide variety of insurance solutions and asset management services tailored to meet your unique needs.

Marshall & Sterling

INSURANCE

LEEDS ♦ SARATOGA SPRINGS
www.marshallsterling.com/leeds



QUESTIONS? WE'RE HERE TO HELP.

CALL TODAY: 800-724-0695



Market Value vs. Reconstruction Value: What it Means to You



Ensure that your homeowner's policy limits correspond to the cost to rebuild in case of a natural disaster, whether it is a wildfire, hurricane or flood. Unlike a home's resale value (which includes the cost of the land), the cost to rebuild is determined based on the amount needed to hire a contractor plus building materials and other additional costs.



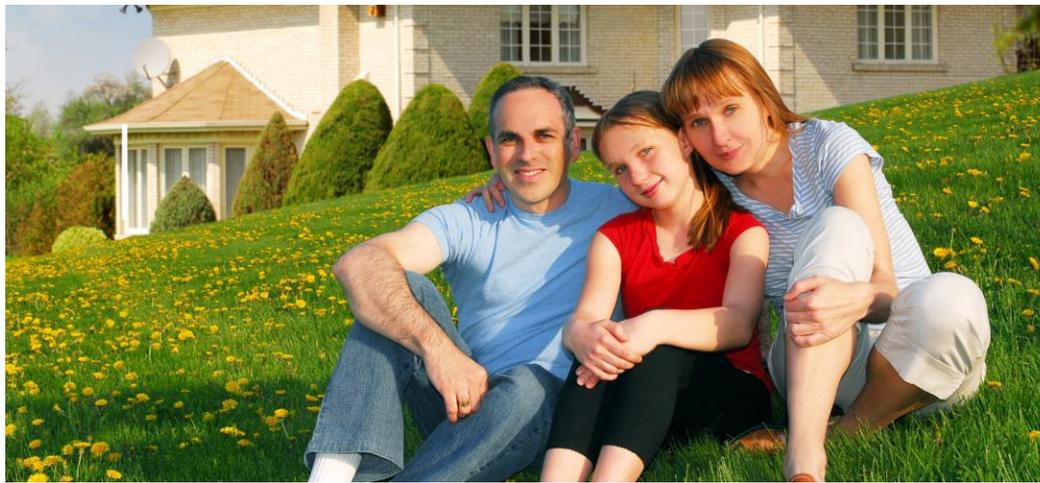
CONTACT US TODAY:

Tel: 800-724-0695
www.marshallsterling.com/leeds
ckent@marshallsterling.com

***Our People
Are Your Best
Insurance***



Coverage
When and
Where You
Need It



AUTO
HOME
LIFE

Know Your **Estimated Replacement Cost**

Purchase Adequate Coverage

You decide how much coverage to buy for your home, but Marshall & Sterling Upstate, Inc. recommends purchasing coverage at least equal to the estimated cost of rebuilding your home.

How Does this Differ from Market Value?

The market value of your home is the amount a buyer would pay for your home, including the land, no matter how much rebuilding would cost.

What is Replacement Cost?

Replacement cost is the rebuilding cost necessary to repair or replace the entire home, including construction costs. This cost is different than:

- The market value
- The purchase price or the cost of the land
- The amount owed on a mortgage

How do I Know Replacement Cost?

Get an estimate of the replacement cost of your home from a reputable builder. Marshall & Sterling Upstate, Inc. can help.

Home Improvements

When making a major change, inform Marshall & Sterling Upstate, Inc. Let us know specifics – for example, if you're installing a standard bathtub or a whirlpool tub, or if your countertops are now made of marble. It all adds to the value of your home.

We're Here to Help

Have other questions or doubts? Marshall & Sterling Upstate, Inc. is ready to assist you in the process of determining the value of your home and purchasing the right coverage to protect your investment.



If you have any questions about your policy, we're here to help.



CALL TODAY: 800-724-0695