

# INSURANCE MATTERS

A Newsletter for Delawareans

December 2025



## In This Issue

- [DOI Wishes You Happy Holidays](#)
  - [Protect What You Love: Insuring Valuable Items](#)
  - [The DOI Corner](#)
  - [Ask the Commissioner](#)

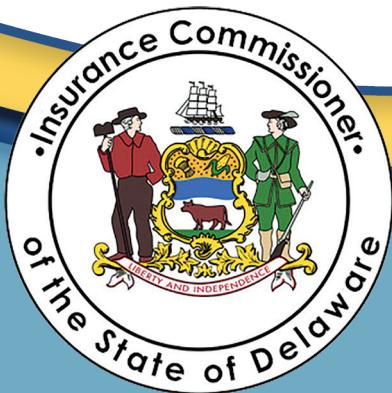
## DOI Wishes You Happy Holidays

The Delaware Department of Insurance would like to thank every Delawarean for making 2025 a remarkable year. It has truly been a meaningful year for our Department, and as we move into 2026, we look forward to continuing our work to promote safety, stability, and peace of mind across all Delaware communities.

Thank you again for a wonderful year. We look forward to serving all your insurance needs in 2026 and beyond.

## End of The Year Checklist

- [Do you need or have travel insurance?](#)
- [Did you do any home renovations this year? Such as adding solar panels or a home office?](#)
- [When was the last time you checked your auto rates? Have you bundled policies yet?](#)
- [Make sure to look into policy renewals and discounts. Take advantage of every discount you're eligible for.](#)



Trinidad Navarro  
Insurance Commissioner  
Delaware Department of Insurance  
1351 West North Street, Suite 101  
Dover, DE 19904



# PROTECT WHAT YOU LOVE

## INSURING VALUABLE ITEMS

As the holiday season comes to a close and many of us unwrap gifts we'll treasure for years to come, it's a perfect time to reflect on the possessions that matter most. Whether it's an engagement ring, a cherished piece of art, or a family heirloom watch, these items are more than just valuables they carry memories and meaning. While their sentimental value is priceless, their financial value makes protecting them just as important.

So, does your homeowners or renters insurance cover jewelry and other valuables? In some cases, yes. However, standard policies often include coverage limits or exclusions that may not fully protect high-value items. Without additional coverage, your most treasured belongings could be underinsured.

That's why insuring these special possessions is a thoughtful and practical step toward helping keep them protected.

### What might be considered a valuable item?

Take a moment to think about what's in your home. You might be surprised by how many things are both valuable and meaningful. It's not just about antiques or family heirlooms; it could be something brand new, like a wedding gift or the first piece of art you purchased. Consider items tucked away in a drawer, displayed on a shelf, or passed down from loved ones. Some of the most common examples include:

- **Fine jewelry:** Engagement rings, luxury necklaces, or even a piece you recently treated yourself to.
- **Watches:** High-end or vintage timepieces that stand the test of time.
- **Art:** Paintings, sculptures, or other fine art that bring personality and value to your space.
- **High-end garments:** Designer gowns or custom fur garments that reflect craftsmanship and elegance. Even rare sneakers could be on that list.
- **Historical pieces:** You never know what you might find in an attic or barn. Rare firearms and museum-worthy antiques are a valuable part of history.

### What is valuable item insurance and how does it work?

**They're typically "riders" or add-ons to existing policies:** These insurance riders specifically cover high-value items, giving you more tailored protection specific to your high-value items. These riders make sure that your most precious possessions are covered beyond the limits of typical policies.

**Accurate valuation will be required:** To make sure you're covered properly, you'll need a professional appraisal to determine the true worth of your items. This step helps avoid being underinsured or overpaying for coverage.

**Choose between replacement cost vs. market value:** Policies can either cover the cost to replace your item or its current market value. Replacement cost coverage reimburses you for the price of buying a new item, while market value considers depreciation or changes in value over time. You choose what works best for you – but know there are cost differences in premiums and deductibles.

**Choose the deductible that works for you:** Do you need to have a deductible for jewelry insurance and valuable item coverage? Usually, but many insurers let you choose your deductible amount to balance upfront costs with monthly premiums. A higher deductible can lower your premiums, while a lower deductible may result in higher monthly payments but lower out-of-pocket expenses during a claim. Some specialized insurance policies may offer the option of no deductible, particularly for high-value items, though this might come with even higher premiums.

# THE DOI CORNER

## Employees of the Quarter: MarySue Blankenship & Rhonda Lackings

We are pleased to recognize our Dover front office team of MarySue Blankenship & Rhonda Lackings as our Employees of the Fourth Quarter of 2025. Both MarySue and Rhonda work together to play a vital role in keeping the Department running smoothly and efficiently.

They are often the first friendly faces visitors see when they walk through our doors, helping them navigate the Department and connect with the staff who can answer their questions. Their dedication, professionalism, and welcoming presence have been essential in ensuring Delawareans receive the assistance they need.

We sincerely thank MarySue & Rhonda for their outstanding contributions and congratulate them on a job well done.



pictured: Tanisha Merced, Stuart Snyder, MarySue Blankenship, Commissioner Navarro (Rhonda Lackings not pictured)

## DOI recognizes it's staff for years of service to the State



**5 years with the State of Delaware**

- Lisa Little



**10 years with the State of Delaware**

- Tiffany Kent



**15 years with the State of Delaware**

- Tracey Weaver



**15 years with the State of Delaware**

- Steven Carlson



**20 years with the State of Delaware**

- Antoinette Lockett-Stephens



**20 years with the State of Delaware**

- Tim Li

# ASK THE COMMISSIONER

## How Can I Make My Home Ready for Winter?

As winter weather settles in across Delaware, now is the time for homeowners to make sure their homes are ready for colder temperatures and severe conditions. Taking proactive steps such as insulating exposed pipes, servicing your heating system, sealing drafts around doors and windows, and clearing gutters and downspouts can help prevent frozen pipes, roof damage, and costly water losses.

Winterizing your home not only helps keep your family safe and comfortable, it can also reduce the risk of unexpected repairs and insurance claims. A little preparation now can make a big difference during the coldest months of the year. I encourage Delawareans to take the time to protect their homes and to review their insurance coverage so they understand what is and is not covered before winter weather strikes. Protecting your home is an important part of protecting your peace of mind.



Trinidad Navarro  
Delaware Insurance Commissioner

Main Office  
1351 W North St  
Suite 101  
Dover, DE 19904

Georgetown Office  
28 The Circle, Suite 1  
Georgetown, DE 19947

Wilmington Office  
Rockwood Office Park  
503 Carr Rd.,  
Suite 301  
Wilmington, DE 19809

### The consumer comes first.

Our office is here to help if you have questions about or problems with your insurance coverage or insurance company.

Questions about insurance or complaints about an insurance company or insurance agent can be made to the Consumer Services Division by phone, by fax, by letter, by email or with an online complaint form.

**Phone: 302-674-7300**

**Fax: 302-739-6278**

**[consumer@delaware.gov](mailto:consumer@delaware.gov)**



### Our Mission

Protecting Delawareans through regulation and education while providing oversight of the insurance industry to best serve the public.