

4 Unexpected Halloween Horrors Your Home Insurance Covers

Video Headline: 4 Unexpected Halloween Horrors Your Home Insurance Covers

Video Summary: Halloween is a scary time for homeowners as a lot of unexpected accidents can happen at home. By knowing which incidents your home insurance covers, you get to have peace of mind and let yourself enjoy the Halloween festivities. In this video, I'll talk about four Unexpected Halloween Horrors Your Home Insurance Covers.

I. Introduction

Hello, and welcome to [name of your show], my name is [your name] and I am a real estate agent serving the area of [area name]. Today we are going to talk about 4 Unexpected Halloween Horrors Your Home Insurance Covers.

If you know anyone to whom you think this may be of interest, please feel free to tag them in the comments so they can get all the details! Alright, let's dive in!

II. Hook

If you have a story that you can tell related to your topic, this is where you want to share it before you get into the content of your video. Stories make your content more relatable and will hook your viewers into engaging more.

****[BEFORE YOU START, PLEASE FACT CHECK OUR CONTENT TO MAKE SURE IT RELATES TO YOUR MARKET AND ADJUST IF NECESSARY.]****

III. Content

Ghostly greetings! What's the most terrifying Halloween experience that you've had at home? Is it a ghost? Or is it something unexpected that ended up costing you some cash? If this happened to you, that's totally normal! In fact, insurers receive a lot of property damage claims during this time of the year.

Halloween can actually be scary for homeowners as a lot of accidents and spooky incidents tend to happen while people are enjoying their Halloween parties. Good thing your home insurance covers most, if not all, of these unexpected Halloween horrors that most homeowners encounter. Here are 4 examples:

First and probably the most common of all – **unexpected fires**. Jack-o'-lanterns are definitely a cute (or scary?) addition to your Halloween decor. What's Halloween without this iconic carved pumpkin? However, this cute decor is actually a common source of unexpected fire during Halloween. If a pumpkin isn't carved properly, fumes may build up inside and can cause a flash fire. Or it can be due to recklessness because of too much partying. Although the damage caused by jack-o'-lantern fire can be covered by your home insurance, it is still better to be safe. You can use "meltless" or flameless candles instead of real ones.

And while we are on the topic of partying hard during the Halloween festivities, another unexpected horror that your insurance covers are **injuries**. If you regularly host Halloween parties in your home, you might want to take note of this. Since most Halloween parties include alcohol, accidents are most likely to happen and can lead to injuries. And in some states, you are responsible for the expenses from accidents and injuries that your guests may cause. When this happens, I bet that you will definitely sober up fast. But don't worry too much and enjoy the night as some home insurance covers immediate medical expenses for small injuries of your guests if it happened in your property, but depending on how it happened.

Third, have you ever encountered an unexpected visitor in your home? I'm not talking about ghosts. I'm referring to **unexpected animal encounters**. Nothing is more spine-chilling than seeing a 500-pound bear standing in your kitchen. If this kind of unexpected visitor roams in your home, it will most likely be chaotic and cause damage to your home. Depending on where you live, your homeowner's insurance policy may cover this damage.

Last, but probably the most terrifying horror of all – death. This is a tragic example of the unexpected horrors that your insurance may cover. It doesn't necessarily mean that it should happen during Halloween, but **death cleanup costs** can actually be covered depending on the circumstance. As most unattended deaths result in damages, it is important to check with your insurer if they can cover the removal or remediation costs.

IV. Conclusion [Time to wrap up]

All of these unexpected horrors may seem terrifying. Some of these can actually be avoided. But the truth is, sometimes, accidents are just inevitable. So knowing which incidents your home insurance can cover will give you peace of mind this Halloween and let you enjoy all the treats from all the festivities. Happy haunting!

V. Call to Action

Do you want to learn more about home insurance and other real estate matters? I've got you! I can guide you throughout the whole process of any real estate transaction that you might want to get into. Don't worry, I won't ghost you! I'll be there with you from start to finish.

Feel free to reach me anytime at [\[your contact info\]](#). I'd love to chat with you!

FACEBOOK LIVE CHEAT SHEET FOR REAL ESTATE

Promote It

Tell your fans that you will be going live ahead of time. This can be done easily and will boost your engagement. Send an email to your database, make an announcement in a group(s) that could benefit from your live, run a Facebook ad and post it on your social media channels.

Write a Scroll Stopping Headline

Your description about your live is by far the most important piece of your video. Without enough ZING to entice your viewers, your live video isn't going to get much if any traction. When writing your copy, ensure it's direct, actionable, and informative. Focus on what your viewer will gain from tuning in.

Set The Tone

Make sure that your backdrop is pleasant to look at, well lit, and beautifully styled. It's hard for people to pay attention when there are distractions or noise in the background. It may also be worth looking into purchasing an external microphone to improve sound.

Connect

I know this may sound obvious but please, please, please, make sure you have a strong signal before you go live. Nothing worse than planning for something and then not following through. Can you hear me now?! Lol..

Create a Few Practice Videos

Before ripping the bandaid off and going live, you can test things out by creating a practice video restricted to your eyes only. You can do this by going to your own Facebook profile, and selecting "Only Me" before recording.

Ask Your Viewers to Interact

Your audience will be thrilled to hear you mention their name and answer their questions when you are live. Posts with more likes, comments, shares, and views are also prioritized on the

newsfeed. Facebook's algorithms recognize popular content, and actually make it even more popular without you needing to pay extra for more eyes.

Have an Actionable Sign Off

The worst thing you can do is just casually push the finish button and then walk away. Instead, give a proper sign-off with an actual ending for next steps.

What do you want your viewers to do? Subscribe to your monthly newsletter? Visit your Facebook page for a fun contest? Want them to share the recording on their page? Whatever it may be, be sure to end your Facebook Live post with a call to action for your viewers to do.

Reach More People and Go Live More Often

By going live frequently you will keep your people engaged, grow brand awareness and build an audience fast! Here are some favorite examples:

- Hot topics or breaking news

- Go live with an industry leader such as a mortgage broker or home inspection

- Behind the scenes. People love seeing real estate in action. Hence, all the real estate related TV shows.

- Do a demo. Show people how easy it is to stage their home, or unbox the latest in home technology.

The topics are endless. With a little imagination, you will have lots of reasons to go live and get in front of your ideal client.

Promote It After It's Done

Once your video is done live streaming you can boost your post and run an ad campaign just like on your other Facebook videos and posts. Email it off to your database or if you write a blog you can use a transcription service such as Rev.com to have your live stream transcribed and voila, another blog post done. Upload up to 60 seconds of video in your Instagram feed as well.