

ITEMS TO CONSIDER

Property to Consider Scheduling

There is a very limited amount of coverage or none at all for certain types of property. "Scheduling" specific items adds or increases coverage, reduces or eliminates the deductible and protects those items if "misplaced or lost".

Jewelry
Business Property
Musical Instruments
Property Away From Home
Auto Audio Upgrades
Recreation Equipment
Golf Equipment or Carts
Firearms

Cameras
Furs/Minks
Boats/Motors/Campers/Trailers
Car/Van Customization
Collectibles or Collections
Classic or Antique Auto
Electronics
Silverware

Extra Protection to Consider

Umbrella Liability
In-Home or In-Garage Business Liability
Snowmobiles/Jet Skis/ATV's
Work Comp for Residential Hired Help
Rental Dwelling Landlord Liability
Water/Sewer Backup
Auto Replacement Cost
Agreed Value on Scheduled Items
Auto Lease Gap Coverage
Equipment Breakdown
(Electronic Power Surge Protection)

Un/Underinsured Motorist Umbrella
Uninsured Motorist Property Damage
Motorcycles/Mopeds
Second Homes
Earthquake or Flood
Identity Theft
Accident Forgiveness
Disappearing Deductibles
Assisted Living Contents
Personal/Accident Injury
(Libel, Slander, Invasion of Privacy)

Improve the Quality of Later Life

Life Insurance or Disability Loss of Income—*Have you been putting this off too long?*

- Premiums are more affordable than ever
- It's never been easier to apply for with electronic app's and fewer physicals needed

Long Term Care—*How will your family pay for it?*

- We all know families struggling to pay for a loved one's care
- It costs less than you think to prevent this from happening to your family or you

Tax Deferred Annuities—*Why share your earnings with Uncle Sam?*

- For retirement or savings
- Higher interest rates than CD's
- Got kids or grandkids?—They'll always *value and remember* the gift of savings!