



Auto & Home Insurance and Home Security

Keys to Understanding Property Insurance: Auto & Home Insurance and Home Security

Everyone faces financial risks!

Insurance is about having a back-up plan, in case things don't work out like you intended!

Auto Insurance : Driving record, age, gender, and annual mileage driven affect auto insurance premiums.

- **Liability Coverage:** pays **others** for injuries or property damage that you caused; **Pay medical bills, pain & suffering, car damage.....**
- **Collision Coverage:** pays **you** for damage that you caused. **Car accident, run over a mailbox, hit a pole.....**
- **Comprehensive Coverage:** protects **you** against damages to your auto that are not related to a collision. **Hailstorm, theft, falling trees.....**

What could happen?

You were texting and driving, and the traffic suddenly stopped. You rear-ended a car. What insurance do you need?

Collision?

Liability?

Comprehensive?

Collision and Liability

Liability will cover the expenses for the auto that you hit.

Collision will cover the bills for you.

Home insurance protects you.

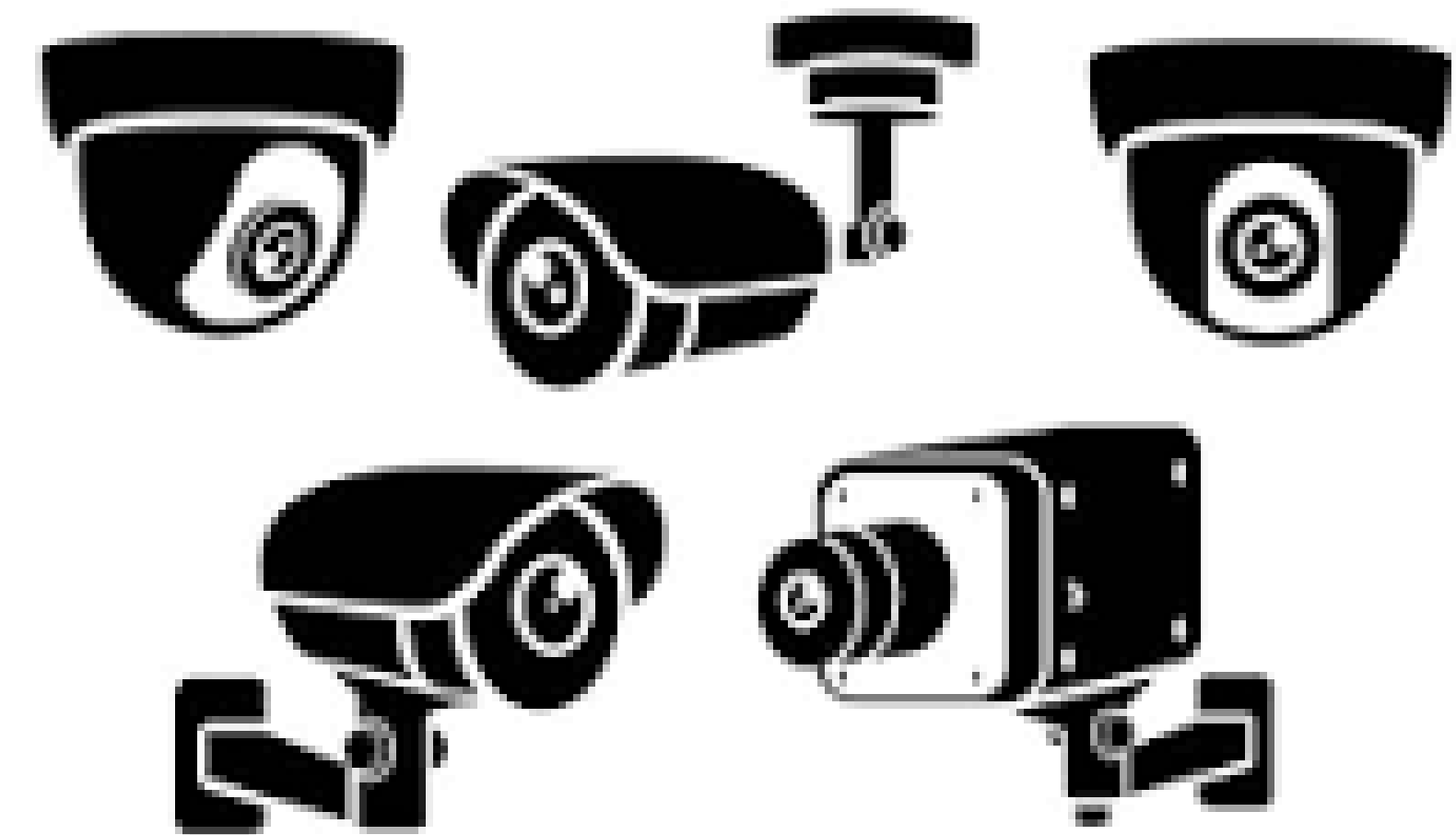
Homeowners insurance covers-

- damage to your home's structure – **Water leak**
- personal belongings -**Theft**
- protects you if someone is injured on your property-
Trip on sidewalk



Home Security

- **Protect your Family**
- **Keep away Crime**
- **Peace of Mind**
- **Emergency Detection**
- **Lower Home Insurance Rate**



Let's play **Insurance Risk!**

On the next slide tell the volunteer if coverage could be used for the scenario.



1



A bad hailstorm damages your car. Which **Auto** insurance covers the cost to fix your car?

2



A tree falls on the side of your house during a thunderstorm. Does **Home** Insurance cover the cost of damage?

Answers

- 1** You would need comprehensive coverage **Auto** insurance for the hail damage, it protects you against damages to your auto that are not related to a collision.
- 2** Yes. **Home** insurance covers damage to your home's structure.

Risks exist in your future. Insurance and security will help you manage your risk.

Home Security

Business ID: 363

Your home and auto insurance will be included in your car purchase (you are only budgeting for home security)