

# Home and Auto Insurance

Shouldn't I just buy the cheapest insurance?

It is really all about protecting yourself financially if something unexpected happens to your home or possessions. That's important because chances are your home and vehicles are likely some of your largest investments.

You depend on your Home and Cars every day. For most people they are not just a necessity or an asset, but an extension of you. They express your personality and uniqueness to the world around you. No one wants to have a claim, but if an accident happens you want the right coverage, not the cheapest.

- If your home was destroyed by fire or damaged by a natural disaster, you'd need money to repair or replace it.
- If a guest in your home is injured, liability protection and medical coverage help pay expenses.
- If you are a victim of theft and vandalism, it can reimburse you for your loss or pay for repairs.
- If you are still paying for your home, your lender will require insurance.

It is important to know that homeowners insurance is meant to cover unexpected damage, not routine maintenance. Ask your agent to talk about what is covered and be sure to read your policy so you know exactly what's included and what is not.

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