

RAMSEYTRUSTED PRO for your personal Insurance needs:

Auto: Check your auto policy. Are the Bodily Injury limits written for less than \$100,000/\$300,000? If they are, it is possible that you are paying more than you need to. The higher the limits the lower the cost most of the time. Meaning you could have more protection for less money!

Home: If you haven't looked at the 'dwelling limit' on your home policy, you should. Building costs are up and trades are hard to find – these facts lead to higher rebuilding costs. Don't skimp on the dwelling coverage, your home is one of your biggest assets!

Umbrella: The Umbrella policy not only provides an extra layer of liability protection over your auto and property policies it also can be written to protect YOU should you be the victim in an auto accident. If you were injured and the wrong-doer has no insurance or doesn't have enough insurance, The Umbrella could kick in to help? Always include Uninsured/Underinsured Motorists with the Umbrella policy.

Health, Long-Term Disability, Term Life, Long-Term Care. Let us know if you need guidance on these type of policies. We don't write these policies directly, but can refer you to an expert that does.

Identity Theft: This specialty coverage can be written through Zander Insurance/identity-theft-protection

8 Types of Insurance You *Can't* Go Without

We get it. Insurance can be overwhelming.
Stick with these basics.



Auto

Max out your liability coverage.
Get at least \$500,000.



Homeowners or Renters

Homeowners: Ask about extended dwelling, flood, and earthquake coverage.

Renters: Protect your belongings with renters insurance.



Umbrella

Net worth above \$500,000? Add an extra layer of protection with personal liability insurance.



Health

Save on health insurance with a high-deductible health plan and an HSA.



Long-Term Disability

Protect yourself and your income if you're unable to work for a long period of time.



Term Life

Should be 10-12 times your annual salary, no matter what age you are.



Long-Term Care

Lock in long-term care insurance no later than age 60 to protect your retirement savings.



Identity Theft

Cleaning up identity theft can be a nightmare, so be sure to include restoration services.