

7 Ways Insurance Protects Your Safety

1. Home Insurance

Homeowners insurance protects your most valuable asset against fire, storm damage, theft, and liability if someone gets injured on your property. According to the Insurance Information Institute, 1 in 20 insured homes files a claim each year. Home insurance ensures you're not left with a six-figure bill to rebuild or defend against lawsuits.

2. Auto Insurance

Car accidents are one of the most common causes of financial disruption. The average auto claim for property damage is over \$5,000, and injury claims can exceed \$20,000. Auto insurance protects not just your vehicle, but your liability if you're found at fault.

3. Life Insurance

Life insurance provides peace of mind and financial stability to your loved ones if you pass away. It can cover funeral costs, debts, income replacement, and future education expenses. LIMRA reports that 44% of households would face financial hardship within six months if the primary wage earner died.

4. Disability Insurance

Disability insurance replaces a portion of your income if you're unable to work due to illness or injury. More than 25% of today's 20-year-olds will become disabled before retirement. Without it, your family may struggle to pay basic living expenses during your recovery.

5. Health Insurance

Health insurance shields you from high medical costs. A simple ER visit can cost over \$2,000, while major surgeries can reach tens of thousands. Health insurance ensures you have access to necessary care without draining your savings.

6. Business Insurance

Whether you're self-employed or own a growing company, business insurance helps manage risks like property damage, liability lawsuits, and lost income. 40% of small businesses never reopen after a major disaster - insurance can make the difference between recovery and closing your doors.

7. Umbrella Coverage

Umbrella insurance provides extra liability protection beyond the limits of your home, auto, or boat insurance.

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In an increasingly litigious world, a single accident could result in a lawsuit exceeding your standard policy limits. An umbrella policy helps protect your assets and future earnings.