



Property of Others and associated liability

You may rent or borrow a boat, jet ski, kayak, bike or other types of equipment, but if something happens, who is going to pay for the damage to property or injuries to others you may have caused? They may say, "It's insured - don't worry". Insured for them – yes – but insured for you?

Umbrella liability

If there is a serious accident, umbrella liability sits like an umbrella over your auto and residence insurance. Odds are you will never need it; that is why it costs so little. If your budget can allow for this, include it.



Get a Quote!

We represent more than 12 top rated companies. Up to 6 will quote immediately, based on eligibility. The others we must email and sometimes there is an added question or two we must obtain before quote is provided.



Vacation and Recreation Protection

When we vacation or recreate, what insurance do we need?

✓ Auto Insurance

You need auto insurance with a policy in your name with enough protection for you, your family and friends.

If you are renting a car or traveling with others then your auto policy protects you, your family and friends in your car. It protects you and your resident relatives in a rental car and protects you or your resident relatives as you ride as passengers with others.

Will personal property be in a trailer or in a cargo pod attached to a roof rack? **If affordable, buy direct physical loss option. It is better protection.**

✓ Home, Renters or Condo Insurance

You need home, renters or condo insurance with a policy in your name with enough protection for you, your family and friends.

Clothes, computer, iPad and smart phones are often just the beginning. You may have all of your best clothes, shoes and jewelry with you.

Gear and accessories add up quickly. A partial list might include: bikes, cameras, camping, fishing, hiking, hunting, sailing, skiing, and surfing.

More accidents happen out of the car than in. You and family members legal liability for injuries to others or damage to their property are protected when liability insurance is included in the home, renters or condo policy.

When possible, buy direct physical protection on your personal

property. It is often less expensive to include this on all your property.

Instead of 16 or 17 perils that include fire theft and wind, with Direct Physical option you get all perils. There still are some important limits on some types of property, conditions and exclusions. Talk with one of our agents, we can help you get it just right.

***Renters** insurance price will often cost from \$50 to \$150 additional annually when package discounts are applied to both the auto and renters insurance by including it with auto.

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