

# The 3 MUST HAVES

## PERSONAL INSURANCE PORTFOLIO

### 1 HOME CYBER & IDENTITY THEFT

Home cyber coverage provides insurance for your usage of personal computers, tablets, smartphones, and other connected technology. Cybercriminals target these devices.

#### Fraud can happen

Cybercriminals are stealing identities, logging into accounts like 401(k) s, and withdrawing all the funds. It can be gone in an instant.

#### Coverage from a Cyber & Identity Policy

- Cyber Attack
- Cyber Extortion
- Fraud
- Data Breach
- Identity Restoration Expenses

**As low as \$30 per year**

### 2 LIFE INSURANCE

Life insurance may be more budget-friendly than you think. Often, your multi-policy discount can exceed the cost of the life policy, making it a free policy.

#### Reasons for life insurance

- Cover debts
- Leave a legacy
- Assist with family expenses
- Funeral expenses
- Security for your loved ones

#### Term and Limit Options

- Simplified, Whole, or Term
- \$10,000 - Your Desired Amount

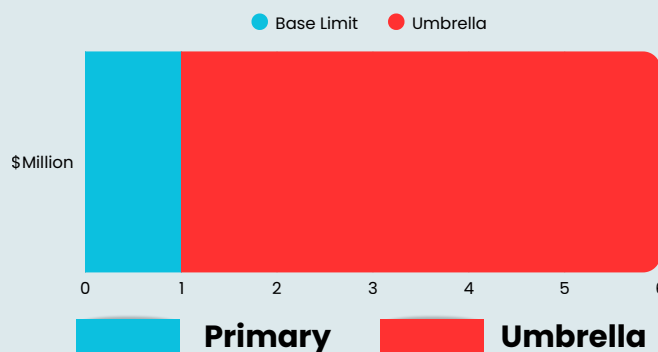
**As low as \$65 per year**

### 3 PERSONAL UMBRELLA

A Personal Umbrella policy provides Personal Liability protection that extends coverage well above the limits of your other policies as well as broadens coverage.

#### Coverage from an Umbrella Policy

- Personal Injury
- Liability for property rented to you
- Liability for furnishing alcohol
- Worldwide coverage
- Duty to Defend & Legal Defense



The Umbrella policy covers the gap between your primary limit and the total cost of a major judgment.

**As low as \$275 per year**

**Life and Umbrella policies qualify for multi-policy discounts on your home and auto insurance.**