

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

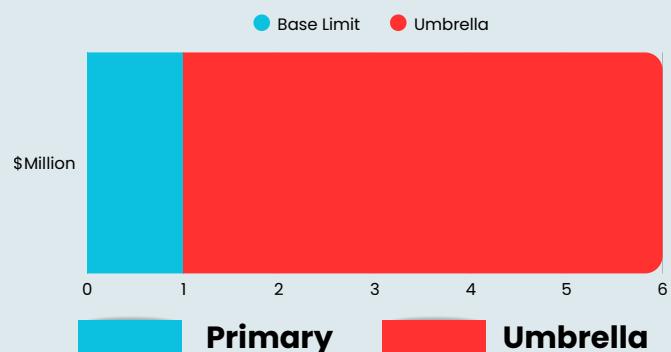
As low as \$65 per year

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.