



# Connections

Insurance Update



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## Have You Considered These Types of Insurance?



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People buy insurance to protect their assets from loss. Typically, that includes homeowner's insurance, auto insurance, life insurance, and a personal health policy. However, there are other kinds of personal insurance that you may not have considered. A balanced personal insurance program may consist of some of the following kinds of coverage.



Business

**Earthquake or flood insurance.** Depending on where you live, you may need to consider this kind of disaster insurance.



Home

**Home based business insurance.** If you operate a business from home, your homeowner's insurance will not cover this. You will need a business insurance policy.



Life

**Sewer backup coverage.** Your homeowner's insurance will cover water damage from a cracked pipe (per the terms of your policy), but if your sewer is backed up from outside your home, you may have a gap in coverage.



Auto, RV,  
Motorcycle  
& More

**Personal umbrella.** A personal umbrella policy will provide limits of coverage over and above your homeowner's and auto insurance. If you own a boat, pool, ATV, or own your home, you may want to consider a personal umbrella policy.

**Identity theft.** Identity theft insurance covers your out of pocket expenses such as legal fees and other expenses to clear up your personal records.

