



MOORE'S
WEALTH
MANAGEMENT
"Protecting Your Future"



Independent Property
and Casualty Group

**DO YOU KNOW HOW
YOUR HOME AND AUTO
INSURANCE WORKS?**





IPCG is a full-service property & casualty broker that works with dozens of carriers nationwide. We will shop your market for the best value and then customize a plan to fit you needs. Our #1 goal is to make sure that you are properly protected to secure your financial future in the event of a devastating or litigious loss.



How does auto insurance work?

Auto insurance is financial protection whether you cause damage to another person's car, or injuries you cause to other people with your car. These coverages can be found in the liability section of your policy and looks like this: 250/500/100. The first 250 is \$250,000 per person for medical expenses, 500 is \$500,000 for all parties' medical expenses, and the 100 is \$100,000 for property damage typically used to repair or replace the other parties' vehicles. Liability coverage is extremely import for asset protection.

Auto insurance can also protect you from damage to your own car. This protection is classified into two categories, comprehensive and collision. Comprehensive claims are things that occur that are out of your control. Examples are weather related accidents, vandalism, or hitting an animal. Collision is classified when you are "at-fault" and collide into another vehicle, object, or structure. Collision claims more than likely will cause an increase in premium based on the payout.

Other common coverages in an auto policy are uninsured/underinsured coverage, medical payment/PIP, rental reimbursement, and roadside assistance.



Uninsured/Underinsured Coverage – Applies if you are hit by a driver that does not have insurance or their limits are not enough to cover your damages.



Medical Payments – No questions asked medical care reimbursement whether you are at fault or not. We recommend having enough coverage to offset any health care deductibles.



Personal Injury Protection (PIP) – Covers medical and rehabilitation expenses resulting in an accident. Can also be used for lost wages in some states.



Rental Reimbursement – This is a daily limit amount that will be applied to a rental car if your vehicle is in the shop for a comprehensive or collision claim. Typically, 30 day maximum.



Roadside Assistance – Will reimburse for a stated amount for events like towing, locksmith, jump start, etc.

How does home insurance work?

Homeowners insurance provides financial protection for your home and other important assets against disasters, theft, and accidents where you are liable. It is also necessary and required by lenders if you have a mortgage on your home. Each home insurance policy is a contract between you and the carrier that lists out covered perils and exclusions. These coverages are broken down and have limits based on the protection. The common coverage types are listed below:



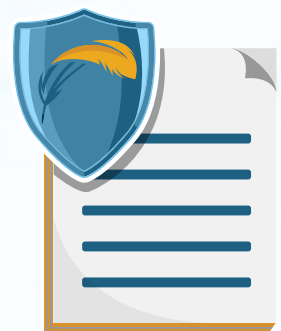
	WHAT DOES IT COVER?	HOW MUCH ARE YOU COVERED FOR?
Dwelling coverage	Covers the structure of your home and built-in appliances	Coverage limit should be equal to your home's estimated replacement cost
Other structures coverage	Covers detached structures on your property	Usually 10% of your dwelling limit
Personal property coverage	Covers your personal belongings both inside and outside the home	Usually 50-70% of your dwelling limit
Loss of use coverage	Pays for additional living expenses while your home is being repaired	Usually 20% of your dwelling limit
Personal liability coverage	Pays for legal and medical bills if you're held liable for injury or personal property damage to someone else	Usually between \$100,000 and \$500,000
Medical payments coverage	If a guest is injured in your home, it pays for their medical bills, regardless of who is at fault	Usually between \$1,000 and \$5,000

Each coverage can be adjusted and we help customize the appropriate limits based on your need.

How does a liability umbrella work?

An umbrella insurance policy is extra liability coverage that goes beyond the underlying limits on your home, auto, or watercraft policy. It provides an additional layer of security to individuals that are at risk of lawsuits for damages to other people's property or injuries caused by an accident. It also allows for protection against libel, vandalism, slander, or invasion of privacy in most cases.

To own an umbrella policy, you must have home, auto or watercraft insurance first and minimum underlying limits need to be acquired. Liability protection is critical, because a costly car accident or litigious situation can devastate your assets without it!





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