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813.264.2954

New Years Resolutions - Don't Put This One Off!

At the end of a year and beginning of a new one, we tend to reflect on how we can improve many things in our lives and make Resolutions or goals to help us make those changes we desire. Even though well intentioned, it seems we put off implementing them because it is easier to procrastinate than to discipline ourselves to do them.

Are all of the important things in your life covered properly? Your family, your life, your homes, your autos, your businesses? Don't Put Off having a review of these important things!

One of the constants in our lives is change: we get married or lose a spouse, children are born, children start driving our cars (gulp!), we buy a new house or investment property, we buy/sell cars, we start our own business, or maybe we are just getting older. All these changes can have a direct impact on our insurance needs.

When was the last time you had a professional review your life insurance needs? Studies have shown that most people do not have enough insurance to meet their financial needs if one of the breadwinners dies. The typical 2x your salary policy your employer provides is woefully inadequate.

What is probably your biggest investment, your personal home, is not insured for current market value but should be insured for the COST to rebuild it. This cost includes the modern building code, debris removal, and what it would cost to rebuild your house after a major storm hits.

Many think 10/20 bodily injury limits is adequate coverage on their auto insurance. 10/20 means if you hit and injured someone else, your policy would pay a maximum of \$10,000 per person and a maximum of \$20,000 per accident. Have you considered what 1 day in the hospital could run? I had major surgery a year ago and the bill for 1 day was well over \$50,000! Is your family properly covered if they have no bodily injury at all or only minimal? Did you also know that in Florida 1 out of every 3 drivers is either uninsured or underinsured? This is why Uninsured Motorists coverage is so important, to protect your family when someone hits you and hurts you, but doesn't carry adequate insurance to pay your medical bills.

If you are using your personal auto for business use, especially if making more than 2 stops/day and/or placing a sign on the car, you probably need to be covered on a Commercial auto policy instead of a personal auto policy.

If you have your own business, do you have adequate liability coverage in case someone sues you? Do you have your business property covered adequately? Your homeowners policy is not designed to cover business liability.

Call us for a free review of your insurance needs - that's why we are here, to make sure you are properly covered. Don't put this important resolution off!

A handwritten signature in black ink that reads "Scott Love". The signature is written in a cursive, flowing style.

Scott Love
January 7, 2012