



PERSONAL LINES

Home Insurance

Homeowners insurance provides coverage for the structure of a client's home and its contents against various perils like fire, theft, vandalism, and natural disasters. It also includes liability protection in case someone is injured on the property. This coverage ensures that homeowners are financially protected from potential losses and damages related to their residences.

Auto Insurance

Auto insurance offers protection for clients' vehicles against accidents, theft, and damage. It typically includes liability coverage for bodily injury and property damage to others. Depending on the policy, it may also cover medical expenses, personal injury, and uninsured/underinsured motorists. Auto insurance is essential for drivers to comply with legal requirements and safeguard against unexpected expenses on the road.

Renter's Insurance

Renters insurance is designed for clients who are renting their homes or apartments. It covers the personal belongings of the tenant, including furniture, electronics, and clothing, against theft, fire, and other specified risks. Additionally, renters insurance often provides liability coverage in case the tenant is found responsible for damage to the rental property or causing injury to others.

Umbrella Insurance

Umbrella insurance provides an extra layer of liability coverage above the limits of a client's underlying insurance policies, such as homeowners or auto insurance. It offers

broader protection against major lawsuits or high-cost claims, providing financial security beyond the standard policy limits. Umbrella insurance is particularly beneficial for individuals with significant assets to protect.

Flood Insurance

Flood insurance is a specialized policy that covers property and belongings against damage caused by flooding. It is separate from typical homeowners insurance and is essential for those living in flood-prone areas where standard policies may not offer coverage for flood-related losses. This coverage helps clients recover from the devastating financial impact of flood events.

Boat & Yacht Insurance

Boat and yacht insurance provide coverage for watercraft against physical damage, theft, and liability. It ensures that clients can enjoy their boating experiences without worrying about potential accidents, property damage, or injury to others. Boat and yacht insurance policies can be tailored to meet the specific needs of different watercraft owners.

Jewelry Insurance

Jewelry insurance is a type of valuable items coverage that specifically protects high-value pieces of jewelry against loss, theft, or damage. It offers more comprehensive coverage than a standard homeowners or renters policy, safeguarding precious items like engagement rings, watches, and other valuable jewelry pieces. With jewelry insurance, clients can have peace of mind knowing their treasured possessions are adequately protected.