

TAKE ACTION  
BEFORE IT'S TOO LATE.  
MAKE SURE YOU HAVE  
PROPER INSURANCE  
COVERAGE FOR YOUR  
NEEDS. HERE'S VITAL  
INFORMATION TO  
HELP YOU WEIGH YOUR  
OPTIONS AND MAKE  
A SOUND DECISION.

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# What You Don't Know About Insurance Could Cost You Thousands

## **An Insider's Guide To Protecting Your Pocketbook**

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## Are you making the best insurance decisions?

Buying homeowner's or automobile insurance is easy, right? You call around for quotes or tap into various insurance companies' web sites and determine the best price for the greatest amount of coverage.

Not so fast. These methods could cost you thousands of dollars

without your realizing it until it is too late.

There are so many variables to consider when purchasing insurance. Unless you are well-versed in the process, you will find yourself potentially saving a bundle by consulting with a personal

insurance agent who can cover all your options and assist you in making informed choices.

The result? You get insurance coverage tailored to your individual needs for the most competitive rates around.

And you get a professional who knows your history over a long period of time who will review and adjust your insurance needs as your lifestyle changes.



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You can save a bundle by consulting with your personal insurance agent before selecting coverages.

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# Asking The Right Questions

So how does this save you thousands of dollars? Let's say you are purchasing homeowner's or renter's insurance. The basic policy covers specifically named threats such as lightning, wind, fire, smoke, explosions and theft. You need to know to ask for coverage for any other risk that concerns you.

In addition, as far as your property values and what you can recover in a claim go, you can choose a policy based on replacement costs. This allows you to replace a 2-year-old item today at its current market price as opposed to actual cash value which only reimburses you for what the item is worth today after depreciation over the two years. Of course, choosing the replacement cost option is the smart route to take even though it is more expensive. But unless the person writing the policy explains this, do consumers know to ask for the replacement-cost policy for their home as well as for personal property?



It's definitely worth a few extra dollars upfront per month to make SURE you are adequately covered

Keep in mind that certain items are only covered up to a certain monetary limit unless you request a clause (rider) in the policy for additional coverage. You may want to consider a rider for certain items, such as:

- jewelry
- guns
- a stamp collection
- musical instruments

There's nothing more frustrating than losing \$10,000 worth of jewelry, only to learn that the basic coverage only covers \$500. That's \$9,500 out of your pocket.

A personal agent can walk you through your home inventory and determine what additional clauses you should request and pay for in your policy. For example, what about flood and earthquake coverage? Because a consumer would not typically know to ask these questions, it is a huge savings in the long-run in case of a claim from a disaster or theft.



Another example is to consider mortgage protection so in the event that a spouse dies, the mortgage on the house is under coverage. There's a multitude of issues to deal with that the average consumer does not realize are not covered in a basic policy.

Automobile coverage is not that different in the respect that there are multiple combinations of coverage and costs. Auto insurance does more than help you pay for repairs or loss after an accident.



It's crucial to make sure your liability package protects your family and all your assets.

It also assists in bills resulting from injuries to those involved in the accident, lost wages when out of work, lawsuits that evolve from

the accident, or paying survivors when a death occurs.

It is important to make sure your liability package protects you, your family, your vehicle and your assets. If you are legally judged to be liable for an accident, you may be held responsible for damage to property, hospital and medical payments, rehabilitative care, lost wages, and possibly pain and suffering of the injured person or persons. You could be sued for the full cost

of damages. If the cost of the loss exceeds the amount of your liability insurance coverage, you may have to pay the remainder. So it's very important to make sure you have enough liability coverage to protect your assets, or again you could lose thousands out of your pocket.

**Remember: The bottom line is to make sure you, your family, your home and your business are always well taken care of!**



*Please call Steve today at (702) 410-8020 to schedule a free consultation or group seminar. Steve can also be reached at [steve@blueskylv.com](mailto:steve@blueskylv.com).*