



Insurance Basics

Insurance protects you and your family against:

- * Financial losses due to accidents, illness or death.
- * Loss of property.
- * Loss of income.

There are different types of insurance:

- Car Insurance.** It offers many types of coverage depending on your needs. It protects you, your car, and others you might injure.
- Insurance for Homeowners and Renters.** You can insure a home you own and your personal property, such as your furniture and clothing. It also protects you if someone is hurt on your property.
- Health Insurance.** It can help reduce the high costs of medical care. You can get this insurance through an individual plan or your employer may offer health insurance.
- Life Insurance.** It provides financial protection for your family in case of your death.



When choosing what you need to insure and how much coverage you need, look at what you own and its value. Then shop around to find the insurance that meets your needs. Get information from at least three companies to compare costs and coverage.

