





# Automobile Insurance



- This is a policy purchased by vehicle owners to mitigate costs associated with getting onto an auto accident.
- With most polices, the insurance company will pay for part or all of the costs of damages to your vehicle or another vehicle involved in the accident.

# Health Insurance

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This type of insurance pays or medical and surgical expenses.

Health insurance can either reimburse the insured for expenses incurred from illness or injury or pay for the care provided.







# Property Insurance

- Provides protection against most risks to property.
- These can include:
  - Fire
  - Theft
  - Water damage









# Property Insurance (continued...)

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#### Types of coverage:

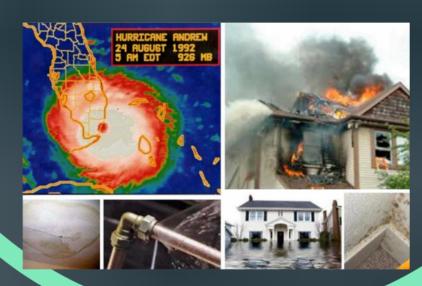
- Replacement Cost
   Coverage- pays the
   cost of replacing your
   property
- Premiums Coverage- is based on replacement costs values
- Actual Cash Valuecoverage provides for replacement costs minus depreciation





# U.S. Property Insurance Claims

- World Trade Center case
- Post Hurricane- Katrina
   Property Insurance claims
- Florida Consumer Choice Act





# Disability Insurance

- It is often called DI or Disability Income Insurance
- It's a form of insurance that insures the beneficiary's earned income against the risk that a disability creates.





# Types of Disability Insurance

- Individual Disability Insurance
- High Limit Disability Insurance
- Key Person
- Business Overhead Expense
- National Social Insurance





