

Strategic Conversations at Suncorp Commercial Insurance (A)



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Automobile Insurance

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

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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

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- 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 Value- coverage provides for replacement costs minus depreciation



U.S. Property Insurance Claims

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



Disability Insurance

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- 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.



Short Term Disability Insurance paid my bills and kept food on the table while I was disabled and could not work! Thank You



Types of Disability Insurance

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

