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Personal Lines Insurance

Independent Insurance Agents

Home, Auto, Umbrella, Life, Renters, Landlord, Watercraft, RVs, Motorcycle, Jewelry, Wedding

Personal lines insurance such as auto and home, are tailored to the needs of individuals and families. It provides protection for the property you own and liability coverage should you be responsible for injuries to another person or their property. Umbrella policies are designed to provide additional liability coverage over and above the auto and home policies.



Do you know how well your home is covered?

Did you know some companies limit the amount of home insurance reconstruction protection while others guarantee to rebuild your home?

What kind of policy do you have?

Because you have a lot invested in your home, your possessions, and your life style, it is wise to review your coverage periodically to ensure you have the protection you need. Thirty minutes of your personal time could save you years of regret.



Why choose an independent insurance agent?

Most people don't realize there are 3 sources for insurance:

Captive agents, who provide insurance through just one company.

Direct response representatives, who offer insurance through one company via the telephone or internet.

Independent insurance agents, who represent multiple insurance companies.

An independent insurance agent;

- Is a licensed agent with strong customer ties.
- Consults with you to understand your needs before recommending coverage for your situation.
- Provides coverage options, policy choice, competitive prices and excellent service.
- Does not represent just one company, so you can keep your agent as your insurance and service needs change.

Wedding Insurance

The average price of a wedding is \$27,000. The Wedding Protector Plan offers a variety of coverage such as; Cancellation or Postponement, Lost Deposits, Event Gifts, Event Photographs/Video, Event Liability Insurance and more.

