

Protecting What's Yours

SUMMARY TABLE OF INSURANCE				
Type of Risk Covered	Bare Bones Protection Package	Low-Cost Protection Package	Medium-Range Protection Package	Full-Coverage Insurance Package
Life insurance	Mortgage life insurance	Term insurance	Term insurance	Term or permanent insurance plus riders for long-term care
Disability	Mortgage disability or free employer long-term disability policy	Free and/or paid employer disability policy	Employer disability policy or private policy	Employer disability policy plus private policy
Home insurance	Renters/home insurance; \$1,000 deductible	Renters/home insurance; \$1,000 deductible	Renters/home insurance; \$500 deductible	Renters/home insurance; \$500 deductible + excess liability policy
Auto insurance	Auto insurance minimum limits required; \$1,000 deductible	Auto insurance minimum limits; \$1,000 deductible	Auto insurance limits to 300/500 levels and \$1,000 deductible	Auto insurance with limits to 300/500* and \$500 deductible
Excess liability	None	None	Umbrella liability coverage	Umbrella liability coverage
Health insurance	Catastrophic coverage or auto medical coverage	Employer or state-subsidized health insurance through the ACA	Employer HMO or state health HMO Bronze/Silver level insurance through the ACA	Employer PPO or state health insurance ACA Gold/Platinum plans
Travel insurance	None	None	Travel insurance bought per trip	Annual travel insurance policy
Pet insurance	None	None	Pet insurance	Pet insurance