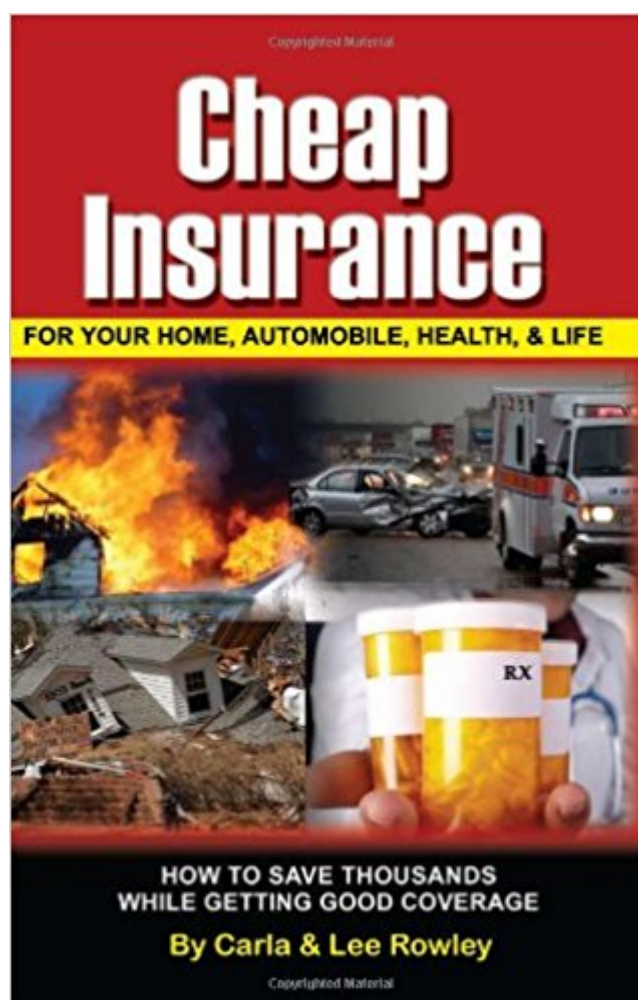


The book was found

Cheap Insurance For Your Home, Automobile, Health, & Life: How To Save Thousands While Getting Good Coverage



Synopsis

Insurance takes a huge bite out of the average American's monthly budget, and as stated above, many Americans simply forgo insurance because they consider it out of reach. Shopping for insurance requires more effort than many people want to devote to it. They simply grab the first price they come across or accept routine rate increases when it is important to compare not only the price but also coverage and exclusions among carriers. In this easy to read and comprehensive new book you will learn hundreds of ways to secure and or reduce your health, automobile, life, and home insurance costs. If you do not have or cannot afford insurance, we will show you how to get it at a price you can afford. The Internet and technology have opened up a great new way to search for low cost insurance services; we will give you the Web sites, tell you what to look for and to look out for. There is a great deal you can do right now to cut insurance costs. For example, did you know that installing a theft tracking device in your car can save you up to 35% on your auto insurance and that your credit history can dramatically affect your auto insurance premium. Recent studies have shown that more than 90% of insurers use credit information to create an "insurance risk score," which they then use as a factor to determine your insurance rate. Add a simple home security system to monitor your home, and your insurance rates may be discounted up to 30%, depending upon where you live. Your insurance could end up costing you more if you choose to make monthly payments rather than pay the entire premium annually. Notify your agent if you retire, your children go to school, or you start working from home (when you're not traveling as much your rates will go down). Have you stopped smoking? Lost weight? Started exercising? All of these efforts can have a dramatic effect on your insurance rates. Insurance topics covered in this book are How Insurance Works, Insurance Company Rating, National and Local Firms, Auto, Health, and Disability Insurance, along with work sheets and forms to assist you in your search for the best coverage at the lowest price. Atlantic Publishing is a small, independent publishing company based in Ocala, Florida. Founded over twenty years ago in the company president's garage, Atlantic Publishing has grown to become a renowned resource for non-fiction books. Today, over 450 titles are in print covering subjects such as small business, healthy living, management, finance, careers, and real estate. Atlantic Publishing prides itself on producing award winning, high-quality manuals that give readers up-to-date, pertinent information, real-world examples, and case studies with expert advice. Every book has resources, contact information, and web sites of the products or companies discussed. This Atlantic Publishing eBook was professionally written, edited, fact checked, proofed and designed. The print version of this book is 288 pages and you receive exactly the same content. Over the years our books have won dozens of book awards for content, cover

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Customer Reviews

Everyday people face serious risks such as automobile accidents, damage or complete destruction of their home, and even death from an illness or accident. Because of these risks, it is important to protect yourself from years of financial agony and devastation. Cheap Insurance For your Home, Automobile, Health & Life provides you with the insight to understand how insurance rates are calculated, the importance of homeowners and renters insurance, how to take advantage of premium reductions such as Multiple Line or Vehicle Safety, and when to make a switch to another insurance company to avoid cancellation fees. In this informative book you will discover how your driving record and credit score affect your automobile insurance, how to determine whether or not you are adequately covered, and how to obtain high risk insurance if you are considered uninsurable. Cheap Insurance For Your Home, Automobile, Health & Life details the types of health insurance available for individuals, families, self employed, government funded insurance, and extra insurance such as: accidental death or dismemberment or specific disease insurance. It also explores the difference between whole life insurance versus term life insurance, including information on policies that can build cash value such as universal life policies. Cheap Insurance for your Home, Automobile, Health and Life is very informative, offers you several ways to save on insurance premiums, and provides you with the confidence to ask the right questions to get the

rates you deserve. I give this book a 4 out of 5 star rating.

I personally enjoyed reading this book. The chapters are well organized so you can easily navigate through the topics you're interested in. I really hate shopping for insurance so some of the tips were useful. I would have liked to see some "out-of-the-box thinking" around other solutions to lower to lower your bills. For instance, I didn't see any comment about services like billxperts.com that negotiate your bills on your behalf, while these are now more and more used by individuals. A very good book overall.

Like too many twenty-somethings in our culture (and maybe even thirty-somethings and beyond), I've hardly given thought to insurance. Since I don't own a car or a house, am healthy and employed with basic health care, and not old enough to worry about term life, it didn't seem like any of it pertained to me. Boy, was I wrong. After reading Carla and Lee Rowley's "Cheap Insurance for Your Home, Automobile, Health and Life," I learned how naïve I was. The authors offer a plethora of useful advice even someone like me needs to know, such as mitigating risk and why it's vital to be insured. This book is a great learning tool to prepare me for the next stage of my life, arming me with important information on home insurance options, automobile insurance requirements and policies, the types of health insurance available, and how to plan for managed care, among additional related and helpful topics. Best of all, the authors' advice on comparison shopping really hits the mark for our present economy. After reading this book, I felt better informed and more able to make an educated choice on the various insurances I've learned I so badly need. This is a bible for anyone without previous experience in these areas and a resource for those who need a brush-up on specifics.

Forays into the complex world of insurance can be baffling and intimidating for the under-informed, and anyone seeking to get coverage without doing their homework can be in for trouble. In "Cheap Insurance For Your Home, Automobile and Life," authors Carla and Lee Rowley tackle the imposing task of explaining this complicated world and showing readers how to keep the upper hand from the minute they start looking for policies. With easy-to-understand explanations, this book takes on homeowners' insurance, automobile insurance, health insurance and life insurance. Each chapter is full of tips and little-known facts (students with good grades may be eligible for car insurance discounts; old plumbing may disqualify your house from coverage) as well as advice on avoiding surcharges and how to use the Internet and independent agents to find the best deal. Perhaps the

most useful aspect is the detailed information on how insurance policies are structured and how people in the business think. Chapter by chapter, "Cheap Insurance For Your Home, Automobile and Life" assures that its readers will never be caught off guard in their agent's office.

As someone who generally has more optimism than cash, I really hate shopping for insurance. Paying good money to guard against the potential for some unforeseen disaster just irritates me, which is why I tend to be a bit lazy in comparison shopping for the best coverage. Luckily, "Cheap Insurance for Your Home, Automobile, Health, & Life" offers several tips which make this unpleasant task much easier. According to the authors, the most important aspect of saving money on your insurance costs is to understand how policies are written and what factors are used to determine your rates. Obviously, there's not much you can do about your gender, previous medical history, or whether or not your house happens to be located near the local fire station. However, knowing that installing sprinklers in your home can lower your homeowner's insurance or that changing where you park your car at night can save you a few bucks on your auto insurance premiums is definitely useful information. While tech savvy individuals probably think the Internet is the best resource for comparing insurance policies, "Cheap Insurance for Your Home, Automobile, Health, & Life" points out that you might get a better deal by enlisting the services of an independent agent or taking the time to contact multiple agencies on your own. As for the process of choosing an insurance agent, they offer a handy checklist of factors to consider, so you'll feel confident your needs will be taken care of in the event you need to make a claim on your policy. Overall, "Cheap Insurance for Your Home, Automobile, Health, & Life" is a very user-friendly guide to a slightly dry topic. The book is nicely organized, so you can quickly flip to the section you need or skip over the parts that don't apply to your life. Follow the tips carefully and you'll probably manage to shave a couple hundred bucks off your annual premiums, so it's well worth the price.

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