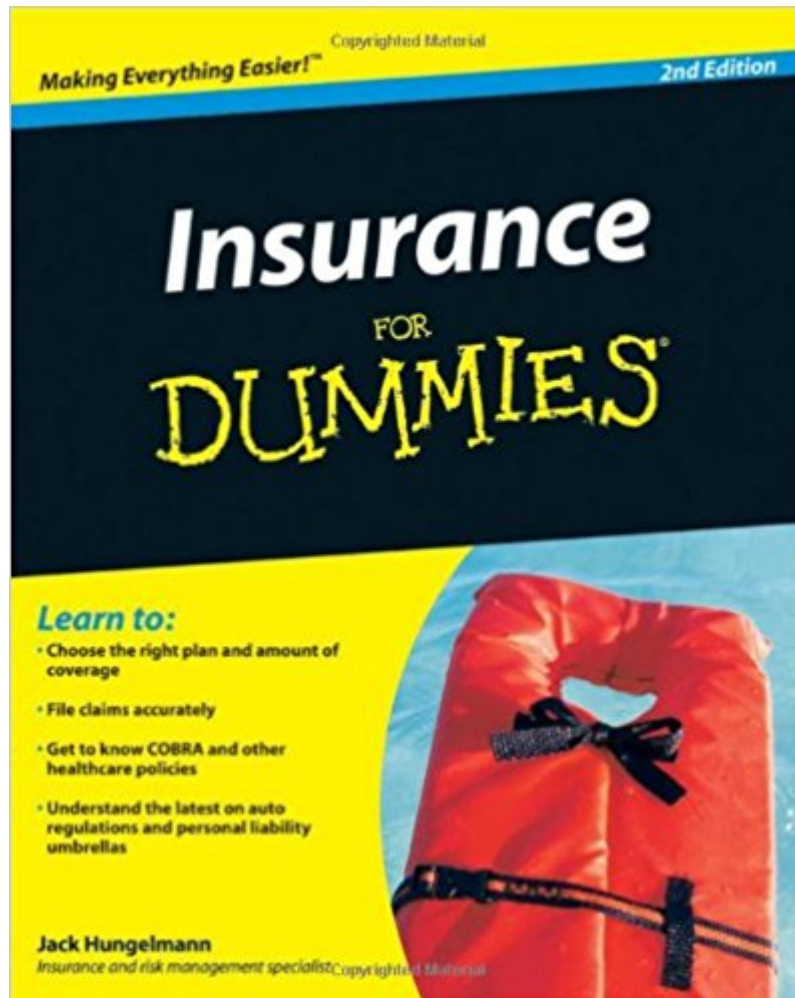


The book was found

# Insurance For Dummies



## Synopsis

Now updated &#151; your guide to getting the best insurance policy Are you intimidated by insurance? Have no fear &#151; this easy-to-understand guide explains everything you need to know, from getting the most coverage at the best price to dealing with adjusters, filing claims, and more. Whether you're looking for personal or business insurance, you'll see how to avoid common pitfalls, lower your costs, and get what you deserve at claim time. Get to know the basics &#151; understand how to make good insurance decisions and reduce the chances of a financial loss in your life Take your insurance on the road &#151; manage your personal automobile risks, handle special situations, insure recreational vehicles, and deal with insurance adjusters Understand homeowner's and renter's insurance &#151; know what is and isn't covered by typical policies, common exclusions and pitfalls, and how to cover yourself against personal lawsuits Buy the right umbrella policy &#151; discover the advantages, and coordinate your policies to cover the gaps Manage life, health, and disability risks &#151; explore individual and group policies, understand Medicare basics, and evaluate long-term disability and long-term-care insurance Open the book and find: The best life, health, home, and auto policies Strategies for handling the claims process to get what you deserve Tips on adjusting your deductible to suit your lifestyle How to navigate healthcare policies Ways to reduce your risk and your premiums Common traps and loopholes Considerations for grads, freelancers, and remote workers

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## Customer Reviews

Insurance is a notoriously boring, even painful, subject; one of life's burdens towards which we only begrudgingly direct our attention. There are several explanations one could put forth as to why,

some relating to disreputable practices ( pushy salesmen, unethical denial of claims, etc ) others pertaining to the mind-numbing details contained in lengthy contractual boiler-plate which most folks regrettably ( if understandably ) gloss over prior to committing their signatures. In no small part, human psychology plays a role, finding it distasteful to shell out for services that provide no immediate, tangible benefit ( "I paid all this money and all I got was this lousy policy" ) or to contemplate the various accidents and incidents to which we are all too vulnerable. And yet, for all the loathing associated with the subject, a strong case can be made for insurance as the foundation of financial security, a benefit to both individuals and society- its importance is only magnified by the disdain with which it is treated. In fact, purely as a matter of prudence, insurance should be considered as the foundation upon which a family may erect other household "programs" ( ie, emergency fund, long-term investment, living wills ). Jack Hungelmann's "Insurance for Dummies" rectifies this situation of malign neglect with 300+ pages of highly practical, jargon-free information for each of six specific categories of insurance: 1) auto insurance 2) home insurance 3) umbrella (liability) insurance 4) health insurance 5) disability insurance 6) life insurance A functional ( if not dictionary ) definition of insurance is "management of risk". Bearing this in mind, Mr.

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