

Do you have the right deductibles?

BUYER ALERTDeductible: The amount of money that comes out of your pocket before the insurance company begins to reimburse you for a covered economic loss.

The size of the deductibles you choose for your home, auto or business insurance is your decision, of course. The higher your deductibles, the lower your premiums. That's good. If you have a loss and a claim, however, you pay more dollars out-of-pocket. You have essentially "self-insured" for the deductible amount.

In these economic times, it makes sense to review all deductible decisions. First, do you know what your deductible amounts are? If they are high deductibles, are you comfortable with them? Do you have questions about your options? Need information about premium costs based on a change to lower deductibles?

- Contact us to review whether your policy carries the appropriate deductible for your needs!