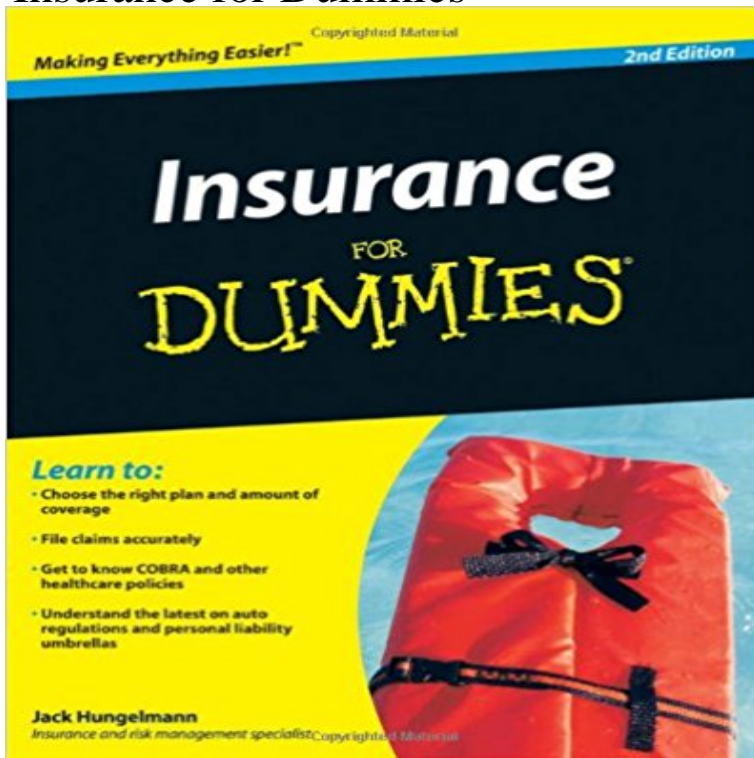


Insurance for Dummies



Now updated — your guide to getting the best insurance policy. Are you intimidated by insurance? Have no fear — 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 — understand how to make good insurance decisions and reduce the chances of a financial loss in your life. Take your insurance on the road — manage your personal automobile risks, handle special situations, insure recreational vehicles, and deal with insurance adjusters. Understand homeowners and renters insurance — 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 — discover the advantages, and coordinate your policies to cover the gaps. Manage life, health, and disability risks — 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.

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