

## ◆ InsureIntelligence ◆

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Insurance Education Seminars

# InsureIntelligence . . . .



ESSENTIAL ?

DESIRABLE ?

AVAILABLE ?

Each day we all have to make decisions about which activities are essential. If your desk looks like the one above, it might be helpful to arrange each task into one of the above categories. Begin with the essential, and then move on to the desirable activities.

Insurance coverages can also be grouped into **essential, desirable, and available**. This is a good framework to view insurance coverages so that you can make an intelligent decision about what is best for your own unique situation.

Considering Automobile Insurance there are many coverages being offered. But do you really need all of them? Certainly an essential coverage would be Bodily Injury and Property Damage Liability Protection. The result of a bodily injury suit against you could take away your hard earned assets such as your cash, and home equity. A judgment can also result in your wages being garnished.

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