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**Does reading your
insurance policy ...
have you reaching
for your old
secret decoder ring?**

ABC Agency
123 Main St.
Anytown, USA
(555) 555-5555

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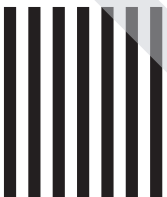


ABC Agency

123 Main St., Anytown, USA
(123) 456-7890

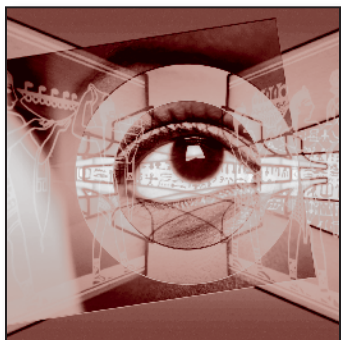


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ABC Agency
123 Main St.
Anytown, USA
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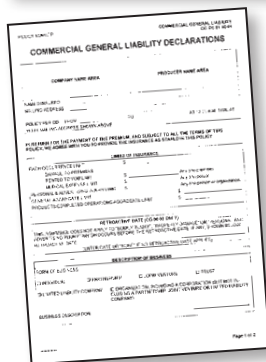


UNCOVER YOUR POLICY'S SECRET MESSAGE

Insurance contracts are complicated. Even your decoder ring may fail to reveal details in your policy.

When you buy insurance, you and the carrier enter into a contract. Bottom line: You promise to pay a premium to the insurer, in exchange for financial protection in the event of certain circumstances.

Don't worry; your professional independent agent is here to help. Here is a short guide to understanding your policy.



• DECLARATION PAGE

This first page adds specifics to the company's generic, off-the-shelf policy and makes it truly your policy. Your name, your policy number, your property—all information specific to you is indicated on this page.

• DEFINITIONS

This

is the dictionary of the policy. If words are used with meanings outside ordinary English usage, they are given policy-specific definitions here. Throughout the document, these words will be distinguished by quotation marks, italics or bold print. This page is important; definitions sometimes mean the difference between a claim that is paid and one that is not.

• **INSURING AGREEMENT** A general statement of the events and damages to be covered is made here—subject to all the other provisions of the policy, of course.

• **EXCLUSIONS** The insuring agreement begins the coverage promise with a very broad statement that must be narrowed down to the specific coverage intended with exclusions. Oddly enough, much of a policy's actual coverage is found in the exclusions.

• **EXCEPTIONS** The exclusions begin by taking away coverage, but then exceptions restore those portions of it that are ultimately intended. Just as two negatives add up to a positive, an exception to an exclusion is your coverage.

• **CONDITIONS** You probably knew there would be “strings” attached to the promises made by the insurance company. Conditions outline your duties after a loss. Essentially, the insurance company needs a way out of the contract if you won't cooperate in the reporting, investigation and adjustment of your claim.

• **MISCELLANEOUS PROVISIONS** Exactly what they sound like. Not all provisions fit neatly in the other sections of the policy. For example, property coverage will need to define the type of valuation to be used in paying the claim (replacement cost, actual cash value, etc.). A commercial general liability policy must lay out how the policy will react to other insurance you may have that covers the same claim.

• **EXTERNAL FACTORS** Even factors outside the policy provisions can impact your coverage. Some of these external factors include statutes, insurable interest, legal doctrines, hold harmless agreements, market values and other insurance. They must be examined for their effect on the final determination of coverage for a specific claim.

WE HOPE THIS QUICK OVERVIEW HAS HELPED.

If you have any trouble understanding your policies, we are just a phone call away.

Protecting you in the event of disaster is the job of the carrier; making sure you have the coverage you need is ours.



I WOULD LIKE TO HAVE SOMEONE CONTACT ME ABOUT:

- ☐ What my insurance policy protects me from.
- ☐ Expanding/adding coverage.
- ☐ Saving money on my premium.
- ☐ Life changes that may affect my insurance.

Name

Street address

City/State/ZIP

Phone

E-mail