

Personal Lines  
**Update**  
Fall 2007

Helping  
you plan  
for the  
future

**Allied Insurance**  
a Nationwide® company  
On Your Side®

800-282-1446  
Any time you need us

We can help you 24/7 with reporting a claim, answering coverage or billing questions, making changes to a current policy, and other policy needs.

Nationwide, the Nationwide framework, and On Your Side are federally registered service marks of Nationwide Mutual Insurance Company.

AP00664 (1007) 00

<Agent Name Myriad Pro Bid 10/14>  
<Agency Name Myriad Pro 10/14>  
<Street address Myriad Pro reg 10/14>  
<City, State, Zip Myriad Pro reg 10/14>  
<email address Myriad Pro reg 10/14>  
<Phone Myriad Pro Bid 10/14>

**Allied Insurance**  
a Nationwide® company  
On Your Side®

Logo here



<Agent First Name  
Last Name  
Myriad Pro reg 8/9>

<Agency Name Myriad Pro Bid 10/14>  
<Street address Myriad Pro reg 10/14>  
<City State Zip Myriad Pro reg 10/14>  
<email address Myriad Pro reg 10/14>  
<Phone Myriad Pro Bid 10/14>

Here's the latest edition of *Personal Lines Update*, compliments of our agency and Allied Insurance.

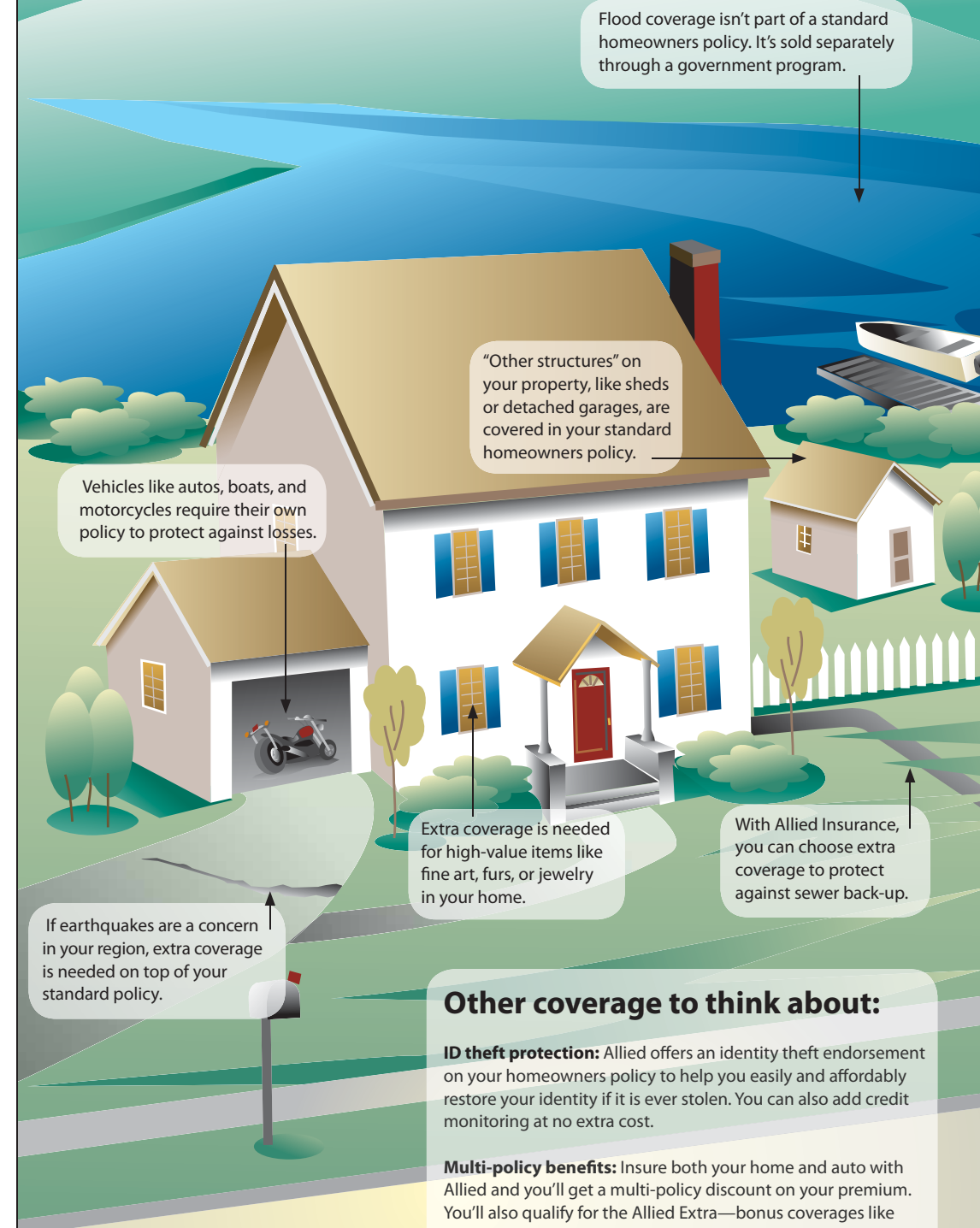
The holiday and New Year seasons are here, and that means family, friends, and celebrating together. It's also a great time to do an annual review of your insurance and financial situation, and think about what could change in the year ahead. This issue of *Update* is all about asking the right questions to help you make those decisions. You can always talk to our agency, too.

You could have selected any independent insurance agent, so it means a lot that you chose us. This is just one small way to say thank you and remind you we're always here to help you protect the things that matter most. Have a safe and happy holiday season.

**Allied Insurance**  
a Nationwide® company  
On Your Side®

# A visual guide to your homeowners policy

All homeowners policies cover the basic surprises that owning a home can bring, like weather, theft, and fire. But it's also a good idea to know the finer details of your policy. Our agency and Allied Insurance can help you think about any special protection you might need for situations like these.



Flood coverage isn't part of a standard homeowners policy. It's sold separately through a government program.

"Other structures" on your property, like sheds or detached garages, are covered in your standard homeowners policy.

Vehicles like autos, boats, and motorcycles require their own policy to protect against losses.

Extra coverage is needed for high-value items like fine art, furs, or jewelry in your home.

With Allied Insurance, you can choose extra coverage to protect against sewer back-up.

If earthquakes are a concern in your region, extra coverage is needed on top of your standard policy.

## Other coverage to think about:

**ID theft protection:** Allied offers an identity theft endorsement on your homeowners policy to help you easily and affordably restore your identity if it is ever stolen. You can also add credit monitoring at no extra cost.

**Multi-policy benefits:** Insure both your home and auto with Allied and you'll get a multi-policy discount on your premium. You'll also qualify for the Allied Extra—bonus coverages like emergency lockout coverage and a single deductible if your auto and home are affected by the same event.

Illustration by Joann Schissel, Schissel Design

# Protection and security at every stage of life

## Students

**What's happening:** Getting a license; going off to college

Auto insurance premiums will be highest at this age, but driver education, good student discounts, and choosing a safe car can help take some of the sting out. If a student lives at home, or in a college dorm their "stuff" is usually covered by the family policy. If they live off campus, it's a good idea to check into renters insurance.

## Raising children

**What's happening:** More people, more stuff, and (probably) a need for more space

More care behind the wheel and more economical vehicles generally mean lower insurance rates. Brush up on the proper way to install car seats and other safety features. Our agency can also help you make sure your coverage is keeping up with all the new "stuff" your accumulating at home, or any major events like remodeling or buying a new house. Also, know that things like getting a dog, or adding a pool, trampoline, or playground equipment can change your insurance rates.

## Single Life

**What's happening:** Adapting to the workforce; establishing sound finances

Auto insurance rates depend on several factors including driving record, claims history, the type of car you have, and where you live. Ask our agency about ways to lower rates. If you rent, remember the landlord's coverage doesn't protect your personal belongings. Living in a condo or co-op can also create special insurance situations. Talk to your association or call our agency if you have questions.

## Senior years

**What's happening:** Retirement; managing accumulated wealth; asset planning

Your accumulated wealth is probably at its highest level, so make sure you have a will and other financial plans in place. Even if you've paid off your mortgage, it's important to keep appropriate levels of homeowners insurance in case of fire, theft, or natural disasters. You may also want to consider an umbrella policy. If you work part-time, it could create special insurance circumstances, so talk to your employer and then call our agency with any needs. On the bright side, mature drivers tend to be some of the safest on the road, and auto insurance rates reflect that.

## Changing jobs

**What's happening:** Potential changes in lifestyle, location, or commuting habits

Major affect on where and how many miles you drive could impact your auto insurance rates. Also, ask your employer about insurance issues if you use your personal vehicle for company purposes. If you work at home, your employer's insurance coverage should provide protection for office equipment. Standard homeowners policies typically don't cover commercial business activities, so if you're self-employed or do outsourcing for companies, you may need your own insurance.

## Marriage

**What's happening:** Merging careers, finances, households, insurance into one

Getting married means you'll probably qualify for an auto insurance discount. If you buy a home, make sure you buy enough insurance to repair or replace the home to its current standards, and choose a realistic deductible based on your finances.

## Domestic partnerships and divorce

Individual state laws for both of these situations can vary greatly—including questions related to insurance—making it hard to give sound advice for every situation. If you have a specific question, we suggest you consult with your attorney or contact our agency.

## Get it online

### Home buyer's checklist

Home buyers have the potential to benefit from the current real estate market. If you find that dream house, make sure you do the right things to protect it. The Insurance Information Institute offers a homeowners checklist to help.

[www.iii.org/individuals/home/ie/checklists/home/](http://www.iii.org/individuals/home/ie/checklists/home/)



### Have The Talk<sup>SM</sup>

Allied Insurance's parent company Nationwide recently introduced *Have The Talk<sup>SM</sup>*, a national campaign to help you with those difficult-but-awkward conversations you need to have, but often avoid. National *Have The Talk* Day just passed, but anytime's a good time to get prepared for conversations you may need to have with your family and friends. The *Have The Talk* website includes humor e-vites to ask someone to *Have The Talk*; the *Have The Talk* quiz that provides customized tips based on your communication style; in-depth articles on specific topics of conversation; and links to other helpful resources.

[www.HaveTheTalkAmerica.com](http://www.HaveTheTalkAmerica.com)

### Internet shopping safety

We're in the midst of the busiest shopping season of the year, and the Internet has become one the fastest ways to buy, sell, and pay bills. With increased usage comes increased risk for identity theft and other online fraud. The Federal Trade Commission offers resources to help consumers shop safely and wisely online, and gives you a place to file complaints if you've had a poor experience with a specific vendor or company.

[www.ftc.gov/onlineshopping](http://www.ftc.gov/onlineshopping)