

Bene'-Kelly Insurance Newsletter

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Saving 15% now could cost you more than 15% later.

Do you know what your Liability Coverage is on your Auto policy? Do you have an Umbrella to cover excess liability if needed? Here is an example of why you should consider an Umbrella policy.

A woman hit a bicyclist in an auto accident. The bicyclist was badly injured. The settlement was \$635,000. Her auto policy paid \$100,000 (her policy limit). She had to close out her savings, 401K & IRA and give all the money to the bicyclist. She is still short \$255,000 so all future wages are garnished until it is paid off.

What are your Liability limits? If they are \$100,000/\$300,000 or less, call for a quote to increase your limits and a quote for a \$1 Million Umbrella - it is normally around \$200/year but varies depending on the number of drivers and cars in your household.

The old saying PAY NOW or PAY LATER applies to your auto insurance. It is better to spend a little more in premium now than to spend a lot more later out of your own pocket by emptying your savings, retirement, and investments.

Story shared from Suze Orman's Facebook Page.



News Around the Office

Kathy Meyer is our newest team member at Bene'-Kelly! She comes to us with much insurance experience, and we are very excited to have her on board!



Karen Dawson received the 2015 Award of Excellence from Safeco Insurance! This award celebrates Agents with superior underwriting skills and commitment to doing what's right for our clients. Congratulations Karen!

