



We Shop. You Save.

A comprehensive guide to finding the right insurance at an affordable price.

Table of Contents

Why Choose SelectQuote	3
Life Insurance	5
Term Life Insurance	7
Permanent (Whole) Life Insurance	13
Can I Protect My Business With Insurance?	18
Purchasing Life Insurance through SelectQuote	19
Medicare Insurance	21
Medicare Plans	23
Medicare Supplement	25
Purchasing Medicare Insurance through SelectQuote	34
Auto & Home Insurance	35
Auto Insurance	36
Home Insurance	41
Purchasing Auto & Home Insurance through SelectQuote	46



It's hard to figure out what kind of coverage you need and decide which policy gives you the best value. Shopping the multiple options available on your own is overwhelming.

That's exactly why **SelectQuote** was started in 1985. We're here to do the hard work for you. We are now the oldest and largest independent term life insurance sales agency in the United States. SelectQuote pioneered the direct marketing of term life insurance, providing unbiased comparisons from the highly rated insurance companies we represent. It is the same easy-to-compare experience for your auto and home and Medicare supplement needs, in addition to life insurance.

Why Choose SelectQuote?

We promise to give you the following:

- A licensed **agent** dedicated to you and **your insurance needs.**

- All of the **information** you need be an **informed buyer.**

- **Answers** to all your **questions.**

- A way for **you** to easily **compare prices** from the multiple trusted **companies we represent.**

- Our **full attention** every step of the way - **before, during** and **after** you make your selection.

What We Offer

Through the years we have expanded our services to include permanent life insurance, auto and home insurance and Medicare coverage. Our approach in each market segment remains the same:

- We work for you, not for the insurance companies we represent.
- We advocate on your behalf to keep pricing fair.
- We focus on your needs to help you find the policy that suits you best.
- We advise you about available options but the choice is always yours.
- We work only with highly rated insurance companies. All have earned high scores from A.M. Best, an independent organization that started in 1989 and specializes in insurance company ratings. High ratings from A.M. Best are a recognized indicator of the financial strength and creditworthiness of insurance companies.

What's Inside

This guide gives you an overview of the kinds of insurance available through SelectQuote.

At the end of each section are links and a phone number to contact SelectQuote to get your free quote. Look inside to see why more than 1.2 million families trust SelectQuote for insurance savings, expertise, choice and convenience.



Life Insurance

Life Insurance: One of Your Most Important Decisions

You plan for many of life's events – from the simplest everyday activities like what to wear or what to eat for lunch, to fun activities like your weekend plans or your vacation. Some planning takes considerably more thought, like your education, your career, choosing your life partner or perhaps moving to a completely new location.

No planning, however, is more important than planning to protect your own life and the people you love and care most about. That's the basic purpose of life insurance. Giving you and your family peace of mind is the true value of life insurance.

If you've never purchased insurance before, or if you need to make a change in the type of insurance you presently have, you'll quickly realize you don't have to make these important decisions alone in what can be a confusing

marketplace. Your licensed SelectQuote agent is with you every step of the way, both in the selection process and for any questions you have at any time after you select a policy.

We'll help you understand the benefits of life insurance and help you find the best coverage at a price you can afford.

We do this by comparison shopping among the highly rated companies we represent and we'll even provide you with a free quote. So if you're ready to get started, you have the choice of two broad types of life insurance – **term life insurance** and **whole (sometimes referred to as "permanent") life insurance**. The following pages share some commonly asked questions and answers about each.



What Is Term Life Insurance?

Term life insurance provides a death benefit at a set price for a set period of time - the term - usually between 10 and 30 years. You can pay for your coverage in whatever increments you choose – monthly, quarterly, semi-annually or an annual premium – for the length of your term period. Your insurance company, in turn, agrees to pay your beneficiary a death benefit should you die while the policy is active and all premiums have been paid. **Term life insurance is the most affordable kind of coverage - it does not build up a cash value.**



Who Should Buy Term Life Insurance?

Term life insurance is the ideal choice for a number of life situations. You may need to keep your insurance costs to a minimum while still providing a source of income replacement for family members who depend on your salary. Or maybe you just bought a home, had a baby or changed jobs. You may be paying off a mortgage, paying for college for a child or paying off your own student loan. **Term life insurance is ideal for any situation in which you need to protect your beneficiary by replacing your income or covering a debt.**



What Are the Benefits of Term Life Insurance?

It's affordable. **It's guaranteed renewable for 95 to 100 years, or even longer, as long as you keep paying your premiums.** It has some flexibility if your coverage needs change and it has a fixed premium. It's simple, straight-forward and easy to understand. You get exactly what you pay for – coverage for a set period of time. Most term plans can be converted to a permanent insurance plan, also known as whole life insurance, until the end of the initial term period or until you reach age 70.

What Are the Types of Term Life Insurance?

Level Term Life Insurance

This insurance provides coverage for a defined period of time, usually 10, 15, 20, 25 or 30 years. You pay the same premium for the entire duration of your term. Once your selected term is up, you can renew the policy at a premium that increases annually. You will usually need a medical exam to qualify for this type of coverage. **Level term life insurance offers the lowest cost for the greatest amount of coverage.** This type of insurance is recommended if you need coverage for a specific period of time, like when you are raising a family.

Group Term Life Insurance

This type of coverage is usually provided by your employer, a union or another type of organization you may belong to. Some group policy premiums are paid by an employer, while others require you to pay. Premiums usually increase every five years and are adjusted to your age. These types of policies do not require a medical exam and coverage typically ends when you leave the job. **Because most group life insurance policies provide only limited coverage – replacing only a year or two of your income – you may choose to add an additional life insurance policy on your own.** If your employer or organization offers group insurance, take advantage of it, but understand its coverage limits and take steps to protect your family's future financial needs.

Types of Term Life Insurance

Guaranteed Renewable Term Life

Just as its name implies, this kind of policy needs to be renewed every year, and at a higher premium. This coverage requires a one-time medical exam. This kind of policy is recommended only for very short-term coverage, such as a temporary business need. This coverage is more expensive in the long run than level term life insurance.

Return of Premium Term Life Insurance

This type of policy has a much higher premium than other types of term life insurance, but you get your payments back at the end of your term, provided you make all of your premium payments for the entire term. This type of insurance does not pay interest on your premiums and usually requires a medical exam. If you purchase this type of life insurance and end your coverage early, you will not get your money back.

**Term life insurance
provides coverage
for a defined
period of time.**



“ SelectQuote took the time to help me select the policy that was right for me and took me through the process step by step - answering all of my questions as we went along. I will definitely recommend SelectQuote to my friends and family! ”

- Karin



“ I had a great experience. Got my coverage in a few days. Now I have peace of mind for my family. ”

– William

What Are the Drawbacks of Term Life Insurance?

Your Rates Increase When Your Term Period Ends

Choose your term period carefully because when your period is up, you can renew on an annual basis, but your premiums will increase. So think carefully before purchasing a short-term policy, say 10 years, and purchase for how long you believe you will need coverage – usually until you reach age 70.

Increasing Your Coverage Is Costly

Whether you renew or convert your policy to a permanent life insurance plan, you will have to pay a significantly higher premium. So again, choose your coverage amount wisely.

What Are the Options When the Term Period Expires?

Convert to a Permanent Policy

Usually you can convert to a universal or whole life policy at a considerably higher premium. However, a benefit of conversion is guaranteed coverage, no matter what kind of health issue you may develop in the future. You can usually convert to permanent insurance during the initial term period or before you reach age 70. No medical exam is required.

Renew Your Policy at a Rate That Increases Yearly

If you renew, your premium rate will increase every year, if you keep the same coverage. You can offset this increase in price by decreasing your coverage amount.

Purchase a New Level Term Policy

You will pay rates for your current age and a medical exam is likely required. If you are no longer insurable due to medical conditions, you can renew your current policy with your current carrier, but your costs will increase.

Purchase for how long you believe you will need coverage: **usually until you reach age 70**

What Is Permanent or Whole Life Insurance?

Just as its name says, this type of insurance coverage lasts for your entire life at a level premium. It combines a death benefit with a savings portion. [The savings portion can build a cash value and you can borrow from these funds, or for some types of policies, you can withdraw the cash value to meet your future financial goals.](#) If you do not pay back funds you borrow, the death benefit will be reduced. Permanent life insurance charges higher premiums than term life insurance in order for your premiums to remain level as you age.

Who Should Buy Permanent Life Insurance?

[Permanent life insurance offers many options. Your premiums stay the same throughout your life, so budgeting for payments is easy and your beneficiaries are guaranteed a payout as long as you keep paying the premiums.](#) Perhaps your family history indicates you may be prone to develop cancer, heart disease or another

chronic illness at some time in your life, which could make you uninsurable. With permanent life insurance you are covered, no matter what health conditions you may have to face. With permanent insurance, you may decide to borrow against it as you age, adding to your retirement income. Or you may want to designate a charity to receive a bequest from your policy when you die.

What Are the Benefits of Permanent Life Insurance?

Permanent life insurance offers the peace of mind of having a lifetime of coverage at a level premium. [Your permanent policy may generate a cash value that grows over the life of the policy and offers tax advantages.](#) You may borrow against the policy or even decide to cancel it for part of the cash value. Permanent life insurance makes retirement and estate planning simpler because you can't outlive your policy. You may even decide to use the cash value of your policy to finance a business for your retirement.

“ The agents at SelectQuote were so helpful and beyond patient with me. I especially liked how their follow-up calls and reminders were quick and to the point yet friendly and helpful. ”

– L. Cook



What Are the Types of Permanent Life Insurance?

Whole Life

When you purchase your policy, your premium is set and guaranteed for the life of the policy. The policy develops a cash value over time, usually on a guaranteed schedule, as the insurance company uses your premium payments for investments. You can borrow against your whole life policy's cash value, but this will reduce the death benefit unless you repay the loan. You can cancel your policy and receive all or part of the cash value. Whole life coverage usually requires a medical exam.

Universal Life

Like whole life, universal life insurance offers lifetime coverage. It is potentially less expensive than a whole life policy because it offers a flexible premium. While universal life insurance develops a cash value, that value is not guaranteed by the insurance company. This type of insurance has more variables than whole life insurance, so you will need to thoroughly research how this type of coverage works before making a decision to buy a policy. This type of coverage usually requires a medical exam.

Universal Life Options



Long Term Care

This type of policy covers part of the cost of care in a long-term care facility, such as a nursing home, by taking money out of your death benefit. Types of coverage, policies and costs vary widely from company to company, so purchasing this type of coverage requires careful study.



Critical Illness

This rider serves as insurance against a catastrophic health crisis such as cancer or stroke, providing you with a lump sum payment to offset your medical expenses or loss of income. The payment is taken out of your death benefit.



Return of Premium (ROP)

This rider guarantees you a refund of 100 percent of your premiums paid at the end of the term contract. This is most common with 20- and 30-year life insurance policies.



Guaranteed Acceptance

This kind of policy is available to anyone, regardless of past or present health history. This insurance is typically for people over age 50 with ongoing medical issues who can't qualify for other insurance.



Indexed Universal Life

This allows the policyholder to allocate cash value policy amounts to a fixed account or an equity indexed account, such as the S&P 500 or the Nasdaq 100, so it can potentially grow extra income. This kind of policy carries investment market risk.



Survivorship Universal Life

This type of policy covers two people and pays a death benefit to a beneficiary only after both people have died.



Accidental Death

This insurance pays in the event of a death by accident. People who work around potentially hazardous environments should consider this type of insurance. It is not available for extreme sports enthusiasts.



Juvenile Whole Life

This permanent life insurance covers the life of a child under age 18. It is an affordable policy with a low premiums to age 100 and guarantees the child is insurable for his or her lifetime.

What Are the Drawbacks of Permanent (Whole) Life Insurance?

High Premiums

Premiums for a permanent policy are typically **7 to 10 times higher than the cost of a 20-year term life policy**. These high rates may serve to discourage you from buying as much insurance as you really need, so carefully consider how to budget your premium payments if you choose permanent life insurance.

Complexity of Policies and Available Options

The relationships between the premiums, cash values, interest rates and other aspects of the permanent policy are not necessarily obvious. Therefore, the fine points can cause confusion or outright concern once the policy is in place. The process, therefore, requires more research planning and assistance from your insurance agent and your financial advisor, and more careful decision-making on your part.



Comparison of Life Insurance Benefits

Term Life		Whole Life
Death Benefit		Death Benefit
Tax Advantages		Tax Advantages
Low Monthly Cost		Cash Value
Payback Premiums*		Flexible Payments
		Coverage for Life

* Return of Premium Policy

Can I Protect My Business With Life Insurance?

If you own a business or enter into a contractual agreement with partners, you may need special insurance coverage to protect your personal assets and to keep your business transactions separate. SelectQuote offers these types of policies for businesses:

Buy/Sell Agreements

Also known as a buyout agreement, this is a legally binding contract between co-owners of a business that governs the transaction if one of the owners dies, is forced to leave the business or chooses to leave.

Key Person Insurance

This type of policy covers a key executive in a business. The company pays the policy premiums and the company is the beneficiary if the executive dies. These policies are also known as key man, key woman or business life insurance.



Ready to Take the Next Step?

How Do I Purchase Life Insurance Through SelectQuote?

Your application will most likely require an interview over the phone, a simple medical exam conducted at your home or both. The interview responses along with the medical exam results are then sent to the insurance company for review. The medical exam is an important element used by insurance underwriters to determine the final rate of your policy.

Once the life insurance company receives all of your signed documents and the results of any medical tests, an underwriter begins calculating your mortality risk.

Some use a system of algorithms, while others may use the results from tests in a credit/debit calculation to determine the rating for your policy. Additional reports from pharmacies or doctors may be needed to complete the assessment.

After the underwriting process is complete, you will receive an offer from the insurance company with details about the policy type and the premium amount. Your SelectQuote agent will help you understand the terms and conditions of the policy and answer any questions you have.

Your agent will keep you updated on the progress of your application during the underwriting phase.

A few simple steps gets you started with **SelectQuote**.

① Go to **SelectQuote.com**

② Complete a **Short Form**

③ Get Your **Free Quote**

Or call 1-800-778-8571 to speak to one of our knowledgeable agents, who are available Monday through Friday, 8 a.m. to 8 p.m. Central.

Your agent will help you decide what kind of coverage you need and will shop the highly rated and respected insurance companies we work with to find you the best coverage at the best price. Your application will typically take 45 to 60 days of underwriting by the insurance company.



Medicare Insurance

Medicare Coverage: Finding Your Way Through the Medicare Maze

If you're approaching age 65 you're probably wondering how Medicare will cover your insurance needs. Searching for a simple explanation seems impossible. Understanding Medicare is complicated. You may have heard and read about Medicare Supplement Insurance, known as Medigap, but if you've tried to research it on your own, you may have found it's not easy to compare how policies and rates stack up against another.

If you're presently enrolled in Medicare, you probably are aware of the challenges. You may have discovered Medicare does not cover all of your medical expenses and so you're searching for a way to remedy that problem.

This guide provides some information about Medicare to help you understand how the program works.

Your SelectQuote licensed agent serves as your advocate through the entire process – answering questions, helping you weigh your options, helping you understand your costs and serving as your Medicare insurance resource.

PART
A

Medicare Part A

(Hospital Insurance)

Medicare Part A covers services such as surgeries, inpatient hospital care and supplies, as long as the condition is considered medically required. Medicare Part A is part of Original Medicare and is operated by the federal government. Medicare Part A is provided at no charge if you worked and paid into Social Security.

Part A covers the following:

- Hospital care
- Skilled nursing facility care
- Hospice
- Home health services

PART
B

Medicare Part B

(Medical Insurance)

Medicare Part B is part of Original Medicare and is operated by the federal government.

- Routine doctor visits, including specialists, to treat your medical conditions.
- Preventive services, which is healthcare meant to prevent illness (like the flu) or to detect it at an early stage, when treatment is most likely to work best.

Part B covers the following types of services:

- Ambulance services
- Durable medical equipment
- Mental health – inpatient, outpatient, some hospitalization
- Getting a second opinion before surgery



Medicare Part C *(Medicare Advantage)*

- These are plans offered by private companies that are approved by Medicare and that include Part A (Hospital) and Part B (Medical Coverage).
- Medicare Advantage Plans cover all benefits of Part A and Part B.
- In addition, these plans usually include prescription drug coverage (Part D).
- Some plans may also include extra coverage such as vision, hearing and dental care.
- Medicare pays a fixed amount for care each month to the companies offering Medicare Advantage Plans; therefore, the companies must follow rules set by Medicare.



Medicare Part D *(Prescription Drug Coverage)*

- These plans are operated by Medicare-approved private insurance companies.
- Medicare Part D plans help cover the costs of outpatient prescription drugs.
- These plans may help lower your current costs for prescription drugs and may help protect against higher future costs.
- Medicare Part D plans can be purchased as a standalone plan to supplement Medicare Parts A and B coverage or can accompany a Medicare Supplement plan.

“ The SelectQuote team are great to work with. They are knowledgeable, efficient and very helpful and I genuinely felt that they had my best interests at heart. They made the process fairly simple, providing plenty of information along the way. I would highly recommend SelectQuote to anyone shopping for insurance. ”

- Conrad



Do You Need a Medicare Supplement Plan?

Medicare Part A and B have substantial deductibles and copayments. Medicare Supplement Insurance helps provide for gaps in coverage and can save you money. The cost of monthly premiums for Medicare Supplement Insurance vary depending on what type of coverage you decide you need. But the cost of the premiums can be offset by much lower annual out-of-pocket costs for healthcare services.

Since there are no caps on healthcare costs in retirement, a catastrophic health-related event could potentially place retirement assets at risk. Out-of-pocket costs related to deductibles and co-pays can amount to thousands of dollars per year.

It's impossible to predict what your future healthcare costs may be as you age. Kaiser Family Foundation,

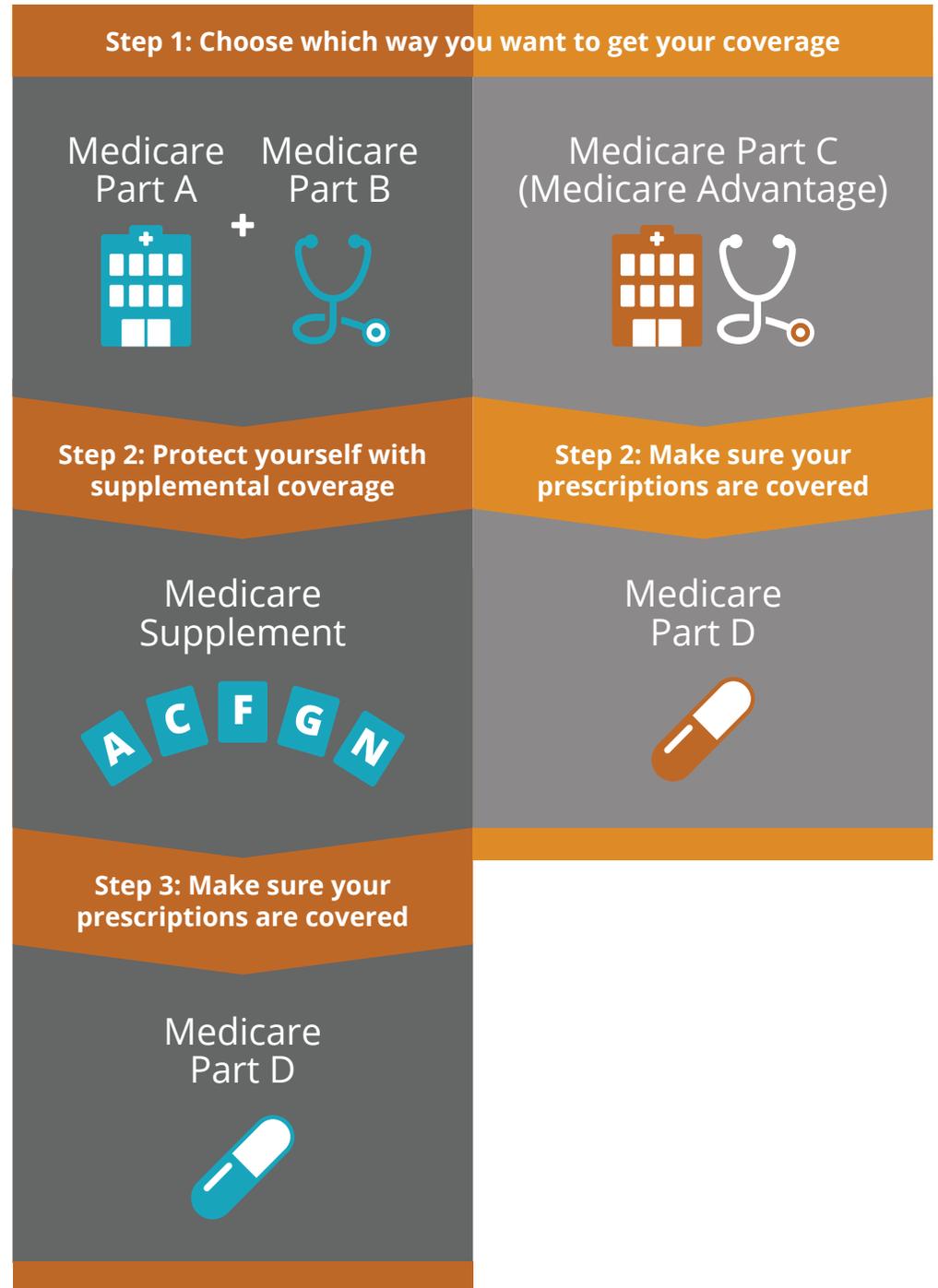
a non-profit organization that focuses on national health issues, found that 66 percent of the Medicare population lives with three or more chronic health conditions. Kaiser also reported 86 percent of the Medicare population had some form of Medicare Supplement Insurance to help protect their total assets and protect their monthly income from out-of-pocket costs.*

“ Medicare Supplement Insurance helps provide for gaps in coverage by Medicare parts A and B and can save you money. ”

*source: <https://www.kff.org/medicare/issue-brief/an-overview-of-medicare/>

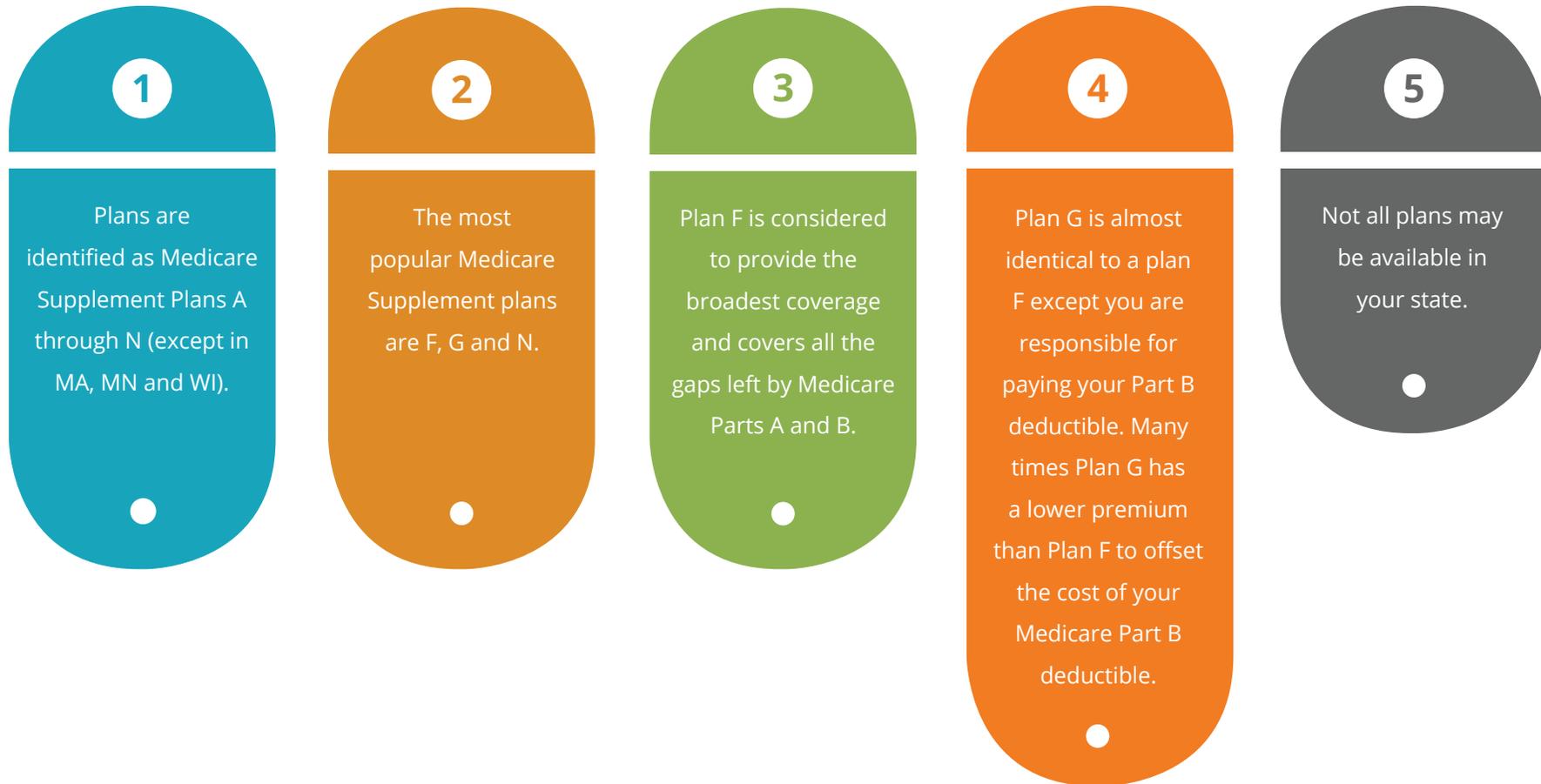
SelectQuote will help you decide what kind of Medicare Insurance you need.

When it comes time to make your choice about Medicare, there are two paths you can follow. Each has advantages depending on your coverage needs.



Medicare Supplement Plans Explained

There are several plans to choose from and all policies have been standardized. That means there is no difference in the benefits offered between insurers. The only difference between plans tends to be the cost of the monthly premium.



Medicare Supplement Plans

Benefits	A	B	C	D	F	FH*	G	K	L	M	N**
Basic Benefits: Hospitalization	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Basic Benefits: as all others ***	✓	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Medicare Part A Deductible		✓	✓	✓	✓	✓	✓	50%	75%	50%	✓
Skilled Nursing Coinsurance			✓	✓	✓	✓	✓	50%	75%	✓	✓
Medicare Part B Deductible		✓			✓	✓					
Medicare Part B Excess Charge Benefits					✓	✓	✓				
Foreign Travel Emergency		✓	✓	✓	✓	✓	✓			✓	✓
Out-of-Pocket Annual Limit ****								✓	✓		

*This high deductible plan F (FH) pays the same or offers the same benefits as Plan F after you have paid a calendar year \$2,200 deductible in 2017. Benefits from the high deductible Plan F will not begin until out-of-pocket expenses are \$2,200. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. This includes the Medicare deductibles for Part A and Part B, but does not include the plan's separate foreign travel emergency deductible.

**Plan N requires up to a \$20 copayment for an office visit and up to a \$50 copayment for an emergency room visit.

***Basic benefits include Medicare Part A hospital coinsurance, Medicare Part A extended hospital coverage (365 days after Medicare benefits end), Medicare Part A hospice outpatient prescription drug copayment and inpatient respite care coinsurance, Medicare Parts A and B first three pints of blood.

****Out-of-Pocket Annual Limit subject annually subject to change.

**SelectQuote
agents work
for you, not for
the insurers.**



“ I was very impressed with the professionalism of all team members at every level from start to finish. The frequency of communication was perfect – I never had to wonder what the status was or if my response was needed in order to keep my application going forward. It was a great experience and I would recommend this organization without hesitation! ”

– LK

Let SelectQuote Help You With Your Medicare Coverage



If you've tried to study up on your Medicare insurance options, you know that deciding what kind of supplemental coverage you need is complex and can be confusing. SelectQuote Medicare agents undergo rigorous training to master the complex nature of Medicare supplement policies.



Our licensed agents that specialize in Medicare understand the marketplace and can help you through the process of finding the right plan to fit your needs and keep your out-of-pocket costs to a minimum.



SelectQuote allows you to compare Medicare plans from dozens of companies. SelectQuote licensed agents provide helpful information to help you decide what you truly value in coverage – access to physicians and medical facilities, prescription drug coverage, overall cost, peace of mind or whatever matters the most to you.



Once you determine your needs, your SelectQuote licensed agent helps you decide what kind of coverage is best for you. SelectQuote agents work for you, not for the insurers. We shop multiple qualified Medicare insurance carriers for you, so you can easily compare rates.

Let SelectQuote Help You With Your Medicare Coverage



You're never alone in the process. Your SelectQuote licensed agent serves as your advocate through the entire process — answering your questions, helping you weigh your options and understand your costs. They serve as your Medicare insurance resource.



Your SelectQuote licensed agent will be there for you after you select and purchase your plan, for any questions that may arise.



Since Medicare plans change every year, your SelectQuote licensed agent is always available to help you weigh your options and advise you if you decide to change plans during Annual Enrollment Period (AEP) each fall.



SelectQuote also offers products to supplement your healthcare coverage including final expense insurance, dental, vision and critical illness coverage. Ask your SelectQuote licensed agent for the details.

Your SelectQuote licensed agent is always available to help you weigh your options.

Paying for Prescriptions

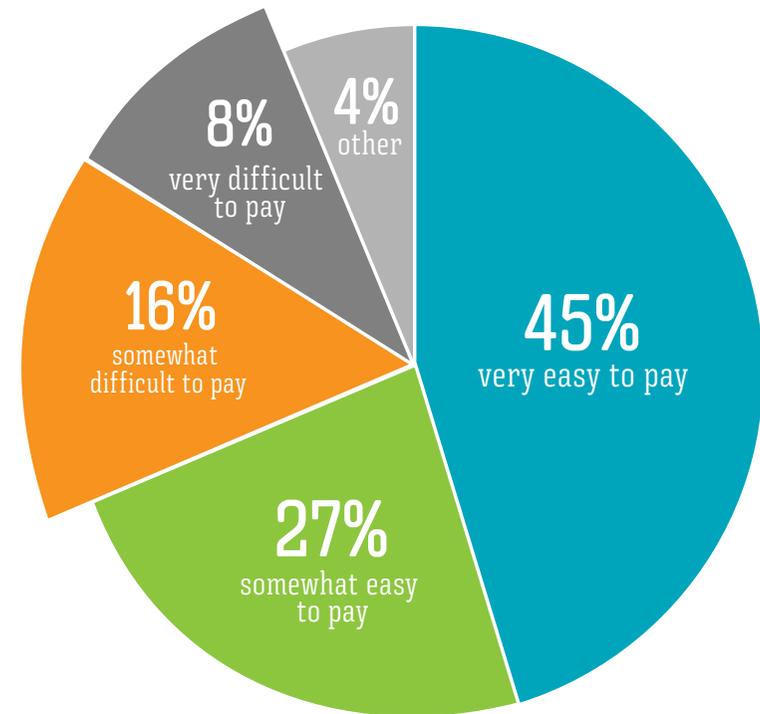
Prescription drugs account for \$1 out of every \$6 in Medicare spending, according to a study done by the Kaiser Family Foundation. The majority of Medicare prescription drug spending is for medications covered under the Part D prescription drug benefit. However, Medicare Part B also has some drug benefits.

Finding a prescription drug plan that covers your medications affordably can be a challenge. Understanding how prescription drug coverage works can help you manage your costs. Medicare Part D provides prescription drug coverage for both generic and brand name medications. The cost of prescription drug coverage varies depending on the plan you choose, which medications you use and if your pharmacy is in your plan's network.

Because medications are such a big piece of your Medicare insurance plan, it's important to talk with your SelectQuote licensed agent to help you navigate through your plan and coverage.

24%

say paying for **prescriptions** is somewhat or **very difficult**



A few simple steps gets you started with SelectQuote.

1 Go to **SelectQuoteSenior.com**

2 Complete a **Short Form**

3 Get Your **Free Quote**

Go to SelectQuotesenior.com. Find the area that says Start Here and enter your zip code. Click the Go button. Complete the simple form with your contact information and click Submit. A SelectQuote Senior licensed sales agent will contact you to explain the application process. Or if you prefer, call 877-217-0389 TTY 877-486-2048. Hours are 8 a.m. to 9 p.m. Central Monday through Friday, 9 a.m. to 5 p.m. Central Saturday.

SelectQuote Senior Insurance Services is a division of SelectQuote Insurance Services. ©2018 SelectQuote Senior Insurance Services. All rights reserved.

This is not a complete listing of plans available in your service area. For a complete listing please contact 1-800-MEDICARE (TTY users should call 1-877-486-2048), 24 hours a day/7 days a week or consult www.medicare.gov.

SelectQuote is a licensed and certified representative of a Medicare Advantage [HMO, PPO and PFFS] organization and a stand-alone prescription drug plan with a Medicare contract. Enrollment in any plan depends on contract renewal.

SelectQuote Insurance takes no responsibility and assumes no liability for any content posted by consumer or any third party.

By completing the contact form above or calling the number listed above, you will be directed to a licensed sales agent who can answer your questions and provide information about Medicare Advantage, Part D or Medicare supplement insurance plans. Neither SelectQuote Senior Insurance Services nor its agents are connected with or endorsed by the U.S. government or the federal Medicare program. Availability of carriers and products are dependent on your resident zip code. Medicare Supplement plans not connected with or endorsed by the U.S. Government or the federal Medicare program.



Auto & Home Insurance

Auto Insurance: Covering You and Your Vehicle Against Loss

If you've shopped for a new ride lately, you know it's a purchase decision not to take lightly. Some degree of sticker shock is bound to hit you as you stroll around the dealer's lot, searching for the car of your dreams. Even if that perfect vehicle was driven by other owners before you discovered it, it's still a major investment that takes careful thought and budgeting.

Just as your new ride should fit you perfectly – the right vehicle at the right price – your insurance purchase should be a good fit and as easy as a Sunday morning drive. The right auto insurance will protect your vehicle, yourself and your passengers, your bank account and your peace of mind.

Just as your new ride should fit you perfectly – the right vehicle at the right price – your insurance purchase should be a good fit and as easy as a Sunday morning drive.

Unlike the time-consuming activity of finding and purchasing that new vehicle, finding the right auto insurance policy is easy and stress-free with SelectQuote. Our licensed insurance agents do the comparison shopping for you with as many as 16 highly rated carriers to help you find a plan that will give you the coverage you need at a price you can afford.

So whether you're shopping for insurance for a new vehicle, or to replace the auto insurance you now have with something far better, you've come to the right place. Auto insurance is a collection of coverages that protect you in different ways.

SelectQuote Offers Multiple Types of Coverage



Comprehensive

Sometimes damage happens to your vehicle that you could not prevent. It may be a natural disaster, such as a flood, tornado, hail, fire, earthquake, or other unpredictable event that occurs in nature. Or other people may be responsible for the damage or loss to your car, such as a theft, vandalism or someone bumping into your parked car and driving off. Whenever damage occurs, such as non-impact related physical damage, theft and unoccupied accidents, comprehensive insurance covers your loss.



Collision

More than 6 million car accidents occur in the U.S. each year, the National Highway Traffic Safety Administration reports, and millions of drivers are found at fault. The average cost of repairs for each crash is \$7,500, a sum most people cannot easily cover. And even the best drivers can be found at fault in an accident. Collision insurance covers the insured's vehicle losses involving impact.



Property Damage Liability

Sometimes an accident results in damage to someone else's property like their vehicle, their home, a fence or a building. If you are found legally at fault for such an accident, this type of insurance coverage will help pay for damaged property you are responsible for. If you are sued for further damage, property damage liability insurance can help cover your legal defense.

SelectQuote Offers Multiple Types of Coverage



Bodily Injury Liability

If you're found responsible for an accident that causes injury to other people, this type of coverage will pay for the costs associated with their treatment, including pain and suffering and potentially lost wages. Bodily injury liability insurance also provides legal defense in the event you are sued for damages.



Medical Payments Protection

This insurance pays out claims regardless of who is at fault in an accident resulting in injuries. Personal injury protection insurance covers medical expenses and in many cases, lost wages due to injuries resulting from an auto accident, bumping into your parked car and driving off. Whenever damage occurs beyond a driver's control, comprehensive insurance covers the loss. In most states, it is an optional addition to an auto insurance policy.



Uninsured/Underinsured Motorist Protection

Uninsured motorist coverage covers the cost of repairs to your vehicle and your medical expenses if you're injured in an accident with an at-fault driver who does not have liability insurance. Underinsured motorist protection covers your costs if you're involved in an accident with an at-fault driver who does not have sufficient coverage to pay for the damages to your vehicle or the medical expenses you may incur if you are injured in the accident.

Finding the right coverage for you, your vehicles and all of the drivers in your family is easy with SelectQuote.

“ Knowledgeable, courteous and friendly service. What I thought was going to be an exasperating chore turned out to be a really smooth experience.”
- Richard



How Much Auto Insurance Do I Need?

Nearly every state has laws requiring vehicle owners to carry auto liability insurance. Most states have minimum requirements for different kinds of coverage. Check your state's minimums, but carrying the minimum required is usually far from adequate. You'll want to make sure you carry enough insurance to protect you in the event you are involved in an accident and found at fault. So make sure you're covered for an amount at least equal

to your assets, which include the value of your house, furnishings and possessions, your vehicles, your savings and your investments.

Finding the right coverage for you, your vehicles (including motorcycles, ATVs, UTVs and golf carts) and all of the drivers in your family is easy with SelectQuote.

You can save a huge sum of money if you have liability coverage with high limits, plus comprehensive coverage for your vehicle and accident-related medical payments for you and your passengers, in the event you are found at-fault in an accident.

Home Insurance: Protecting More Than Your Lifestyle

Did you know two-thirds of the homes in the U.S. are underinsured? About 5 percent of homeowners have no home insurance at all, while about 63 percent are underinsured according to the Insurance Information Institute.



If you're not among the 5 percent, you carry homeowners insurance, so you understand its importance. Because being underinsured puts you at a substantial financial risk should you lose your home entirely or suffer damage to your home and its contents.

A 2010 survey by J.D. Power and Associates found that fully 50 percent of American homeowners do not have a clear understanding of what their home insurance covers and what it does not cover. And that's despite the fact that for the majority of Americans, purchasing a home is the biggest investment of their lives.

So if you're thinking right now about the kind of homeowners coverage you may have, you've taken the first step in the right direction. You're definitely in the right place with SelectQuote. Your agent will work with you to determine what kind of insurance coverage you have and if you need additional coverage, or a different kind of coverage. Then your agent will shop among our highly rated insurance carriers to find you the most comprehensive coverage at the very best rate available, possibly with better coverage at a lower rate than you're presently paying.



“ The right insurance will protect you, your bank account and your peace of mind. ”

SelectQuote Offers Four Basic Types of Homeowners Insurance Coverage



Dwelling

This type of insurance covers you from damage resulting from a covered hazard such as fire, wind, lightning, hail, explosions, vandalism and a few other dangers. It helps pay for the rebuilding or repair of the physical structure. Your garage and any attached or detached structures on your property, like a shed or a deck, are also covered by dwelling coverage.



Contents

This plan reimburses you if personal items in your home are damaged or destroyed by a covered cause of loss, like a fire or theft. This type of policy covers furniture, clothing, sporting goods, electronics and other noted household goods of value.



Personal Liability

A homeowners policy can cover more than the structure and contents of your home. Personal liability insurance covers you from lawsuits for property damage or bodily injury that may result from an accident that someone has in your home or on your property. This insurance protects you from legal fees and pays court awards that may follow such events.



Additional Living Expenses

If a fire or a natural disaster that you have no control over prevents you from staying in your home while it's being repaired, additional living expenses coverage will help you pay for your expenses while away from home. It can cover items such as your hotel, animal boarding, restaurant meals and other costs.

Other Types of Homeowners Insurance

Because insurance is not a one-size-fits-all arrangement, you may need another type of coverage for your particular circumstances. SelectQuote offers these additional types of policies:



Rental Property/ Landlord

If you have rental properties, you need landlord insurance. Just like homeowners insurance, this kind of plan protects the rental dwelling and contents, as well as personal liability in the event of an accident on your property.



Renters Insurance

If you're a renter, think of the valuables you own. Clothes, TVs, computers, game systems, furniture, jewelry. Renters insurance protects what you own while you rent. It is valuable protection as it covers liability, same as a standard homeowners policy.



Flood Insurance

Typical homeowners insurance does not cover protection from floods. Flood insurance is available to homeowners, condo owners or renters and commercial property owners and renters. Costs vary depending on how much insurance is purchased, what it covers and the risk factors inherent in the location of the insured property.



Earthquake Insurance

Typical homeowners insurance does not cover earthquake damage. If you live in an earthquake zone, earthquake insurance is a must. Your rate will be based on your location and probability of loss.



Wind Insurance

This is a special type of insurance that covers damages caused by high winds. In states where wind damage is high, you may be required to carry wind insurance.



Mobile or Manufactured Home Insurance

This type of homeowners insurance coverage is slightly different due to the type of dwelling, but mobile or manufactured home insurance offers many options for an affordable solution to your coverage needs.



Umbrella Insurance

Umbrella insurance provides additional coverage for losses not covered by your auto or home insurance. This type of plan is particularly important for high-net-worth individuals for protection from major claims.

If you already have home and auto insurance, you may think switching to a new and better policy is complex and time consuming. No need to worry. Your SelectQuote agent will work with you to make sure you have the right kind of coverage by shopping with highly rated insurance carriers to find you the best coverage available at the best price.

And when it comes to actually switching your policy, SelectQuote does it for you.

A few simple steps gets you started with SelectQuote.

① Go to **SelectQuoteAutoandHome.com**

② Complete a **Short Form**

③ Get Your **Free Quote**

Changing to Go to the SelectQuote Auto and Home page and complete the simple form, which includes your name, contact information and your state. Click the secured site button that says Get Free Quote. Or call 1-855-777-0692 to speak with one of our qualified agents.



Copyright 2018 © SelectQuote Insurance Services
All Rights Reserved
www.selectquote.com