

Press Releases

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Press Release: Insurance Advisor - Your tool for making smart coverage choices

By <u>Insure.com</u> Posted on February 26, 2018

Feb. 26, 2018 (Foster City, Calif.) – There is no shortage of data to show that the average consumer is ignorant about how insurance works, some have no insurance at all while many who do are often lacking adequate coverage amounts.

Insure.com's <u>Insurance Advisor tool</u> acts as a virtual consultant to provide advice that is specific to your needs in each category — auto, health, home and life insurance.

Complete a 5-minute review of your insurance portfolio by answering a series of questions with the Insurance Advisor and receive a letter grade accompanied by individualized results and recommendations based on gaps in coverage. You call fill out all four sections, or just one if you're only want to review one insurance type.

Insure.com's Consumer Analyst Penny Gusner and the Insure.com team created the Insurance Advisor to provide expert advice to those who aren't sure which types of insurance they need or how much. For example, does your current life insurance policy cover all your needs? Are your home and auto liability limits high enough to protect your assets? Are you aware of what to look for when buying a health insurance plan?

"This tool is like having someone in your corner," says Gusner. "We all appreciate having an insider that gives us great advice. I wanted to create a tool that felt like I was sharing what I've learned from over 15 years in the insurance industry with every consumer."

Even if you feel confident that you have the policies you need to safeguard your assets and finances, it's wise to conduct an annual insurance check-up each year, as the coverage that fits this year may not be the coverage that is best for you in the coming year.

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Gusner recommends using the Insurance Advisor tool annually or anytime you have a major life event (such as a marriage, addition of a child, buy or sell a home, divorce or death in the family, or change jobs) in order to protect your assets, your family and your quality of life.

"If you're not ready to use the Insurance Advisor yet, we outline some standard rules you can follow when evaluating coverage on your own," says Gusner. "You can make some basic calculations to ensure there's no unpleasant surprises should you need to file a claim, while at the same time you're not paying for unnecessary coverages."

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Insure.com provides a comprehensive array of information on auto insurance, home insurance, health insurance, and life insurance. The site offers an extensive library of originally authored insurance articles and decision-making tools that are not available from any other single source, including its extensive car insurance discounts tool and a tool that provides consumers with the average auto insurance rates for all new model year vehicles.

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