

MARIA BRITTON INSURANCE AGENCY

# WHAT IS **INSURANCE** AND WHY IS IT IMPORTANT?

WHAT'S BEST COVERAGE FOR YOU

MARIA BRITTON



[mariabrittoninsurance.com](http://mariabrittoninsurance.com)

# Welcome!

I am an Insurance Agent helping people select the right coverage to meet their insurance needs. I'm here to help make sure that their financial portfolio and business is protected.



## ABOUT ME

As a member of the Toppers Club, you have the reassurance of knowing I'm an agent in distinct standing with the Farmers Insurance Group and have achieved certain education, production and performance goals. Being among the top 10% of Farmers agents means I have the customer service, training and knowledge required to help you select the right coverage to meet your insurance needs. I'm here to help make sure that your financial portfolio and business is protected. I serve clients in all of CA, NV and OR.

I created this digital product to educate and to create awareness regarding what most people are missing out in terms of their financial journey and security towards their future.

Here, I'll teach you what Insurance is and what are is the importance of having policies. I hope you can get something out of this short course.

Best,  
*Maria*

Have you ever had a moment — while looking at your insurance policy or shopping for insurance — when you've thought, "What is insurance? And do I really need it?"

You're not alone.

Insurance can be a mysterious and puzzling thing. How does insurance work? What are the benefits of insurance? And how do you find the best insurance for you? These are common questions, and fortunately, there are some easy-to-understand answers for them.

To help, here are a few simple insurance explanations:

## WHAT IS INSURANCE?

Insurance is a financial safety net, helping you and your loved ones recover after something bad happens — such as a fire, theft, lawsuit or car accident. When you purchase insurance, you'll receive an insurance policy, which is a legal contract between you and your insurance provider.

And when you suffer a loss that's covered by your policy and file a claim, insurance pays you or a designated recipient, called a beneficiary, based on the terms of your policy.

The most difficult thing about insurance is that you're paying for something you hope you never have to use. Nobody wants something bad to happen to them. But suffering a loss without insurance can put you in a difficult financial situation.

## WHAT ARE THE BENEFITS OF HAVING INSURANCE?

Insurance is an important financial tool. It can help you live life with fewer worries knowing you'll receive financial assistance after a disaster or accident, helping you recover faster.

When it comes to life insurance, this could mean your family doesn't have to move out of the house or that your kids can afford to go to college. For auto insurance, it could mean you have extra cash in hand to help pay for repairs or a replacement vehicle after an accident. Insurance can help keep your life on track, as much as possible, after something bad derails it.

As an independent insurance agent, I can be your great resource to learn more about the benefits of insurance, as well as the benefits in your specific insurance policy. For example, you may have access to perks such as free roadside assistance, risk control consulting for businesses or cash value in a life insurance policy, in addition to your insurance coverage.

And in some cases, like auto insurance and workers' compensation, you may be required by law to have insurance in order to protect others.



# HOW DOES INSURANCE WORK?

Insurance is essentially a gigantic rainy day fund shared by many people (called policyholders) and managed by an insurance carrier.

The insurance company uses money collected (called premium) from its policyholders and other investments to pay for its operations and to fulfill its promise to policyholders when they file a claim.

Because of the unpredictable nature of natural disasters — like tornadoes, hail, wildfires and hurricanes, and everyday disasters such as fender benders and kitchen fires — an insurance company's main goal is to remain financially strong enough to handle anything that comes its policyholders' way.

## HOW DO I CHOOSE AN INSURANCE PROVIDER?

Here are a few things to consider when choosing an insurance company to work with:

### Insurance coverage:

What types of insurance does the company offer? Can you buy all of your insurance through the company and receive a discount?

### Financial strength:

Would the company be able to pay your claim? Look to U.S. credit rating agency AM Best to determine the company's financial strength.

### Agency model:

Would you prefer the help of a local insurance agent? Or would you prefer to manage your insurance on your own?

### Customer service:

Do others recommend this company? What are people saying about it in online customer reviews?

When in doubt, you can contact us, your local independent insurance agent and ask any questions you have about insurance. We are insurance experts with the knowledge to guide you through the insurance process and help you find the best insurance protection for you and the people and things you care about most.

#### Our Address

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#### Call Us

+1 (877) 777-2469

#### Email Us

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## WANNA LEARN MORE?

**We will be so happy to assist you.**

To see if we can work together to find a path that works for your unique situation, you can

[SCHEDULE A FREE CALL](#)

OR

[VISIT OUR WEBSITE](#)

As your local Farmers® agent in Historic Folsom, CA, we help customers like you identify the insurance coverage that best fits your financial portfolio. This process is straightforward and personalized to help keep you informed about insurance. We have the knowledge and experience to help you better understand your coverage options--whether that's auto, home, renters, life, business insurance and much more. Although we primarily write with Farmers Insurance, we can place your insurance with the California Fair plan, Foremost, Bristol West and many others.