

FINANCIAL FRIDAYS

Introduction to Insurance, Home Insurance and Auto Insurance



RBC
Insurance

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1.

Life is complicated. Insurance shouldn't be.

Life is busy, let us help you make informed insurance decisions about the coverage you need. RBC Insurance is a brand you can trust with no-pressure advice and online quotes with no commitment.

<https://www.rbcinsurance.com/personal.html>



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2.

RBC Insurance solutions that meet your ongoing needs:

- Home
- Car
- Life
- Leisure and Lifestyle (boat, motorhome, ATV, trailer, etc.)
- Travel
- Health
- Credit and Loan protection



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3.

Homeowners Insurance

Your home is one of your biggest purchases you'll ever make. Help protect it and your financial future with the right insurance coverage.

How Homeowners Insurance Protects You

Your Home

Helps to protect your home and detached structures on your property (such as storage shed) against insured risks like fire, wind, hail, theft and more)

Your Belongings

Helps to protect you financially against insured damage or loss to furniture, clothing and other personal property inside your home or vehicle.

Living Expenses

Helps cover expenses like a hotel room, storage costs and more if you can't live in your home while repairs are being made after an insured loss.

Liability Claims

Helps to protect you financially if you accidentally cause property damage or bodily injury to other - at home or anywhere in the world.



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4.

Tenant Insurance

Tenants need insurance, too. Whether you rent an apartment, a house or a condo unit, you have some of the insurance needs as a homeowner.

How Tenant Insurance Protects You

Your Belongings

Protects you financially against insured damage or loss to furniture, clothing and other personal property inside your rental home or vehicle.

Living Expenses

Helps cover expenses like moving costs, a hotel room and more if you can't live in your rental while repairs are being made after an insured loss.

Liability Claims

Helps to protect you financially if you accidentally cause property damage or bodily injury to others at home or anywhere in the world.



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5.

Auto Insurance: Liability and Other Mandatory Car Insurance

No matter what you drive, your car insurance policy must include some coverage to protect you financially against major risks. Three types of coverage typically required are:

- Protection against liability claims
- Protection against injury or death
- Protection against uninsured or unidentified drivers

Click here to learn more:

<https://www.rbcinsurance.com/car-insurance/liability-mandatory-insurance.html>



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6.

Auto Insurance: Collision and Comprehensive Car Insurance

Unless you can replace your vehicle out-of-pocket, you'll want some coverage to help pay for the cost of repairing or replacing your vehicle due to damage from collisions and more.

Collision Coverage

Pays for the cost of repairing or replacing your vehicle up to the actual cash value if it collides with another vehicle, the ground, or an object on the ground such as a guard rail

Comprehensive Coverage

Pays for the costs of repairing or replacing your vehicle up to the actual cash value if it's damaged by other unexpected situations - such as falling or flying objects, vandalism, fire, theft or attempted theft, a natural disaster, or a riot or civil disobedience.



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7.

What is a deductible?

A deductible is the amount of money you may be required to pay out-of-pocket towards a claim you make.

Tip: If you can afford to make a higher out-of-pocket payment in the event of a claim, then choose a high deductible. You'll pay a lower premium as a result.



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8.

Bundle and Save

Save up to 15% when you bundle your home and auto coverage



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Join us on Instagram Live



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**RBC
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Tuesday, January 25th | 11am

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