

★
UP TO
SPEED



Why everyone needs a 360° Review™

Talk with your agent to make sure you have the right coverage | By ERIC BUTTERMAN

TEXAS TIP

Don't assume everything in your home is automatically covered. Get your agent to review your jewelry and firearms inventory too.

THERE ARE MANY WAYS THAT FAILING TO GET adequate insurance can cost you. Getting a home for a steal and then neglecting to insure for what it's really worth — is fine until permanent damage strikes. Skipping a life insurance review because you have a term policy as a job benefit — might temporarily work until you change jobs and realize that age or a health condition prevents you from getting decent rates later.

These are the things that happen every day when you don't look at the whole picture. That's why Texas Farm Bureau Insurance developed the 360° Review™ — all the degrees it takes to see the complete circle of your life and the insurance you'll need now and in the future.

Face-to-face service

Texas Farm Bureau Insurance Agent Launa Brockman-Gray, who is based in Collin County, says an important part of the review is right at your kitchen table — where your agent will be sitting with you. “Many companies just want to set you up on the phone,” she says. “We can do that, but we prefer to come out to your house, sit down with

you, and see what your life's about."

This allows them to see what your stuff's about, too. "If I notice you've got expensive flat screens and those kinds of things, now I know we're dealing with a lot more than just the value of a house," she says. "I want to at least point it out to you so you can make a decision."

It's also about an outdoor walk-around, says Brian Frizzell, Texas Farm Bureau Insurance Agency Manager of the San Angelo office. "Especially in Texas, we want to take a look around your property to find unforeseen issues," he says. "Maybe you have enough land to allow hunters to use it. Would hunters put you in a liable situation? If you have ranching equipment, do you have every individual piece insured?"

As your needs change, let your agent know as well. "We had a client who had an auto accident that was their fault and their coverage was still based on when they were just out of college," Brockman-Gray says.

"They did damage to a few cars and that could have left them open to losing quite a bit of money," she says. "We had been trying to sit down with them to go over things just like this. We want to help you see the whole picture. Not for us — for you."

What's in your future?

A review also forecasts some of your future insurance needs as well. "If you have children who are 14," Brockman-Gray says, "we're going to remind you that car insurance will be going up soon and what kinds of cars for them will be better, insurance-wise, than others."

Or it could be about showing what options are appropriate down the road if you reveal that you're thinking about starting a family.

"There's nothing worse than realizing you have to pay insurance premiums when you didn't plan for it," she says.

And that's why, no matter what lies ahead, the 360° Review™ is dedicated to helping you understand all your options. "You can't get insurance for all possible problems," Brockman-Gray admits, "but we can help you sleep at night by setting you up in a way that prepares for many of them." ★

Speaking of savings in regard to property, **Eric Buttermann** loves the Texas homestead exemption. Make sure to find out if you qualify!

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