



# What Do You Mean It's Not Covered?: A Different Perspective To Understanding Insurance

*Melissa R Hudson*

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Most of us live in a world that is so busy, we often fail to take care of some of the important small stuff. Then something big happens... We have a fire at our home and our lives fall apart in a moment right before our eyes. Panic sets in and the second thought is, insurance. Am I covered? As a professional in the insurance business I run into coverage questions every single day. My concern is the amount of people that don't know what they are covered for, how much their deductible is or even what a deductible is! The number of people who pay for something but yet they don't know what they are paying for or even if what they are paying for is what they really need is astronomically huge. Would you buy a house simply from a description but without seeing a photo of it? Without walking through it? Without knowing its history or its location? Probably not! But everyday people buy insurance and they don't understand it. They think they have coverage for things that they don't. And they don't look at their policy until they need it. We wrote this book to help people realize the importance of understanding insurance, what they are buying and why.

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