

STARS  STRIPES

JULY 31, 2025

INSURANCE *Guide*

**TRICARE
CHECKLIST:
MOVING
MADE EASY**

**MILITARY
MUST-HAVE:
WHY YOU NEED
RENTERS INSURANCE**

**BOOST YOUR
COVERAGE:
5 CAR INSURANCE TIPS**

**SECURE YOUR FINANCIAL FUTURE
WITH VA LIFE INSURANCE**



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In this Edition



HEALTH INSURANCE

The peace of mind of having health insurance for you and your family outweighs the cost. Learn everything you need to know about finding appropriate coverage, without breaking the bank.

- 4 Your TRICARE Checklist for Moving
- 5 Getting Care While You Travel:
A TRICARE Guide for The U.S. And Overseas

HOMEOWNERS INSURANCE

Protect yourself against the disasters and damages you never saw coming. You don't need a crystal ball to know insuring your home is a smart move.

- 6 What Isn't Covered By My Homeowners Insurance Policy?
- 8 Why You Need Renters Insurance, Especially in The Military

LIFE INSURANCE

You help protect a nation. Protect your family with life insurance. Sleep better at night knowing you have "just in case" covered.

- 9 Life Insurance Premiums Discounted for Service Members,
Spouses and Veterans
- 9 Have You Secured Your Financial Future with VA's Life
Insurance Programs?

AUTO INSURANCE

Saving money on car insurance is the name of the game, and with some tips and tricks you'll be ready to play! Here's everything you need to know to maintain full coverage while cutting costs.

- 12 Protect What's Yours: Car Insurance and Auto Theft
- 13 5 Tips for Better Auto Insurance
- 14 Get Extra Liability Protection with Umbrella Insurance





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HEALTH INSURANCE



Your TRICARE Checklist for Moving

Courtesy of TRICARE Communications



Are you preparing to move to a new location? Now is the best time to make sure your TRICARE benefits are ready to move with you.

“You can use TRICARE wherever you live, but there are actions you can take to help avoid interruptions to your health care and TRICARE benefits,” said Dr. Danita Hunter, chief, TRICARE Health Plan Policy & Programs Branch, at the Defense Health Agency. “Before you move, learn about what these actions are and how your health plan options may change.”

Here’s a TRICARE checklist to help you prepare for your move and what you may need to do after you get to your new location.

Before You Move

1. Check out TRICARE’s Moving page.

TRICARE’s [Moving](#) page has general information about what to do before and after you move. The page also has summaries of what you need to do based on which health plan you’re enrolled in before you move. Depending on your plan, you’ll learn:

- Steps you need to take if you’re moving within the same TRICARE region or to a different TRICARE region, or if you’re moving to or from the U.S.
- If you’re able to transfer your TRICARE Prime enrollment before you move

No matter which health plan you have, keep these things in mind:

- Don’t disenroll from any plan before you move. You’re covered by your current plan on your way to your new location.
- Update your address and other contact information in the [Defense Enrollment Eligibility Reporting System](#) after you move.

2. Learn how your health plan options might change.

The TRICARE health plans you qualify for may change when you move. For example, your eligibility for TRICARE Prime can change based on who you are and where you move to.

You can use the [Plan Finder](#) to see which plans you may qualify for in your new location. Not sure which plan is right for you? You can use the [Compare Plans Tool](#) to compare the features of different plans side by side.

Moving is sometimes a TRICARE Qualifying Life Event (QLE). Relocation must be to a new country, city, region, or ZIP+4 code to be a QLE. You have 90 days from the date of your address change in DEERS to change your health plan.

3. Get health services and request copies of your health records.

Before you move, catch up on getting your routine care and specialty care, if needed. Be sure to discuss any ongoing health issues and prescriptions with your current primary care manager, primary care provider, or specialist.

Do you have any active referrals? These referrals will still be valid in your new location. *(Note: This doesn’t apply if you have an active referral you received with the current referral approval waiver in the West Region.)*

Before you move, call the regional contractor for your current location to request your referrals be transferred to the regional contractor

for your new location. Your referrals won’t be transferred unless you or your provider requests this. Once you set up your enrollment with your new regional contractor, you can ask the contractor to help you find a provider. The contractor may also be able to help make your first appointment with a new specialist.

If you see any civilian medical or dental providers, be sure to ask for copies of your records to take with you. Contact your TRICARE contractor for more information on requesting and transferring records.

Are you a service member under permanent change of station orders? Ensure you out-process at your military hospital or clinic. You can also request to transfer your family members’ health records to the military hospital or clinic at your new duty station.

4. Fill prescriptions.

Make sure you have enough of your medication to last during and immediately after your move. Learn more about filling prescriptions at tricare.mil/prescriptions.

After You Move

1. Update your contact information.

After you move, update your address and contact information in DEERS as soon as possible. Up-to-date DEERS records are vital to accessing your TRICARE benefits. Incorrect addresses can cause issues with eligibility, claims, billing, authorization letters for referrals, and filling prescriptions.

For many TRICARE plans, you should also update your contact information with the regional contractor for your new location. (If you pay enrollment fees or premiums, it is also a good time to check with your regional contractor to see if you need to make any updates to your payment method.) Go to [Moving](#) and click on the TRICARE plan you had in your old location to learn what to do. You don’t need

to do this if you have TRICARE For Life, as described in the *TRICARE For Life Handbook*.

Are you enrolled in the TRICARE Dental Program (TDP)? You should call the TDP contractor, United Concordia, to update your contact information.

2. Change your health plan within 90 days.

Are you no longer eligible for the TRICARE health plan you had before you moved? If so, you must enroll in a new health plan within 90 days of updating your address in DEERS. If you don’t, you’ll only be eligible for care and pharmacy services at a military hospital or clinic, if space is available. After 90 days, you can only enroll in a plan after another TRICARE QLE or during TRICARE Open Season.

3. Choose a new primary care manager or find a provider.

If you have a TRICARE Prime plan, you may need to choose a new primary care manager.

If you have a different TRICARE plan, you can use the [Find a Doctor Tool](#) to search for a new provider. If you’re looking for providers in the U.S., be sure to enter the ZIP code for your new location to make sure you get to the right provider directory.

4. Update your TRICARE Pharmacy Home Delivery mailing address.

Do you get prescriptions through TRICARE Pharmacy Home Delivery? Be sure to update your mailing address with the TRICARE Pharmacy Program contractor, Express Scripts. Keep in mind that there are different rules for using home delivery outside the U.S. and U.S. territories.

Knowing how to prepare your TRICARE coverage to move with you will help you and your family have a smooth transition.

Getting Care While You Travel:

A TRICARE Guide for The U.S. And Overseas

Courtesy of TRICARE Communications

Do you have an upcoming trip? TRICARE covers you whether you travel across the country or around the world. Whether you're heading out for business or taking a family vacation, understanding your coverage options helps you stay prepared for any health issues that might arise.

"Most travelers won't need medical care during their trip, but if you do, you don't want to be caught off guard by the process," said Danielle McCammon, Chief, TRICARE Overseas Program, TRICARE Health Plan, at the Defense Health Agency. "Taking time to understand your coverage and prepare before leaving will save you stress and confusion if you need care while traveling."

Get all routine care before you travel. TRICARE may not cover routine care after you leave for your trip. This preparation can save you time, money, and convenience while you travel. Here's what you need to know to get care.

Getting care while traveling in the U.S. or U.S. territory

When traveling, your TRICARE coverage travels with you. However, knowing the right steps to take

can make all the difference in getting timely care and avoiding unexpected costs.

Emergency Care

If you reasonably believe you have an emergency, always call 911. Or, go to the nearest emergency room. TRICARE covers emergency care while you're away from home.

If you have a TRICARE Prime option, call your primary care manager or regional contractor within 24 hours or the next business day after getting emergency care. This step ensures your care stays coordinated and covered under your plan.

Finding Urgent Care

You can get urgent care from any TRICARE-authorized urgent care center or network provider. The network depends on which region you're in. To find a network provider, use the Find a Doctor Tool to search the provider directory for the region you're visiting, or contact the regional contractor for assistance.

For health advice, call the Military Health System Nurse Advice Line. Nurses are available 24/7. This service can help you decide if you need immediate care or if your condition can wait until you return home.

Filing Claims

Understanding the claims process before you travel can prevent delays in reimbursement later.

- If you live in the U.S. and see a network provider in the U.S.: They'll file claims on your behalf.
- If you live overseas and see a network provider in the U.S.: They'll file claims on your behalf.

If you have other health insurance or travel insurance, you must file with them before submitting to TRICARE.

If you get a medical bill and are unsure what to do, contact your TRICARE regional contractor.

Getting Care While Traveling Overseas

International travel requires additional preparation, but TRICARE still has you covered. The key difference is understanding the unique requirements and resources available. Knowing how to get health care, based on your TRICARE plan, can provide peace of mind.

Emergency Care

If you need emergency care, go to the closest emergency facility. If you don't know where one is located or are unsure what to do, you can call the TRICARE Overseas Program

contractor, International SOS, 24/7, 365 days a year for assistance.

Finding Care

To find a TRICARE overseas network provider, use the TRICARE Overseas Provider Search Tool. You can also call the TRICARE Overseas Program contractor, International SOS, 24/7, 365 days a year for help finding a network provider.

Filing Claims

Financial procedures work differently overseas. You may be required to pay upfront and file a claim for reimbursement. To file for reimbursement, you'll need a completed DD2642, an itemized bill, and proof of payment. Submit all claims for care received overseas to International SOS. Proper documentation from the start makes the reimbursement process much smoother.

If you have other health insurance or travel insurance, you must file with them before filing with TRICARE.

You have three years from the date of service to submit an overseas claim. Keep all receipts, itemized bills, and medical records.

Note: If you get care while on a cruise ship in international waters, this is considered overseas care. You may be required to pay upfront and file a claim with International SOS for reimbursement.

Follow-Up Care

Your care doesn't end when your trip does. If you receive care while traveling, keep your records and

contact your PCM or your primary doctor when you return home. This continuity of care helps ensure any treatment you receive while traveling integrates properly with your ongoing health care.

Prescriptions While Traveling

Don't let prescription needs catch you off guard during your trip. Fill all prescriptions before you travel. If you fly, keep medications with your carryon bag. If you need medication while away, you have options:

- Visit a nearby military pharmacy (call first to check if they have your prescription).
- Use a network pharmacy.
- Go to a non-network pharmacy, if needed.

TRICARE Pharmacy Home Delivery may work for long trips, but don't use it for medication you need right away. Planning around your prescriptions ensures you stay healthy and comfortable.

Your Coverage Extends Everywhere

Plan ahead, know your options, and travel with confidence knowing TRICARE covers you wherever you go. With the right preparation and understanding of your benefits, you can focus on enjoying your travels instead of worrying about potential health care needs. For more information, visit tricare.mil/travel.

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HOMEOWNERS INSURANCE

WHAT ISN'T COVERED

By My Homeowners Insurance Policy?

By Matt Lyon, Courtesy of USAA

When Hurricane Michael hit the Florida Gulf Coast as a Category 5 storm in 2018, it caused over \$25 billion in damage. Almost \$5 million of that damage was at Tyndall Air Force Base.

For some homeowners it was more than a natural disaster. Many thought their standard home insurance policies would cover damage from the storm.

They were in for a rude awakening.

Homeowner policies may have exclusions or limitations for damages due to certain weather conditions like wind or hail. Flooding is also typically excluded, which can limit coverage for damage from heavy rains and storm surge.

Sadly, it seems many residents were not aware of the financial risks they faced—even if they knew they were in hurricane territory. Less than 40% of homes in the Florida Panhandle had active **National Flood Insurance Program (NFIP)** policies in place when Hurricane Michael made landfall.

You might be thinking, “That would never happen to me!” But the unfortunate reality is that misconceptions about homeowners insurance are quite common, both in high- and low-risk areas. Far too many people live under the assumption that their policy covers just about everything. That’s not the case.

“Gaps in homeowners insurance aren’t always well-understood,” says Sean Scaturro, Advice Director at USAA. “But misunderstanding the limits of your policy can be an expensive mistake.”

If you want to reduce the unexpected costs of getting caught without coverage, it’s important to understand what homeowners insurance doesn’t cover. You may be able to insure against some additional unexpected losses with an endorsement or another insurance policy.

Are Floods Covered by Homeowners Insurance?

Don’t assume just because you aren’t near a river or coastline that you aren’t susceptible to flooding, which occurs any time groundwater enters a house. “If it can rain, it can flood,” Scaturro says.

Keep these facts in mind:

- In 2021, the average residential flood claim resulting from Hurricane Ida was more than \$55,000.
- Just a few inches of water in a home can cause tens of thousands of dollars in damages.
- Flood insurance is available through USAA via the NFIP, which is underwritten by the **Federal Emergency Management Agency (FEMA)**.
- There is usually a 30-day waiting period from the date of purchase before the policy goes into effect. So don’t wait until disaster looms to buy coverage.

Earthquake insurance 101

You don’t need to live on a fault line to incur earthquake damage, as defined by insurers. “It can be any kind of earth movement,” Scaturro says. “So, if there is shifting, it’s not covered by a standard homeowners policy.”

Earthquake coverage can help protect against these potentially life-shaking events.

Keep in mind:

- Quakes aren’t limited to California. A temblor damaged the Washington Monument in 2011.

- The **U.S. Geological Survey (USGS)** updated its long-term seismic hazard maps in 2014, and they showed increased earthquake risk for half the country. In 2016 and 2017, USGS published short-term seismic hazard models from induced and natural earthquakes. They assessed the risk in various parts of the country for natural quakes and earth shifting caused by mining operations like hydraulic fracturing or fracking.
- You may be able to reduce damage from minor quakes by making improvements to potential trouble spots in your home.
- USAA offers coverage that can be added to homeowner policies. In California, members can buy a policy from the California Earthquake Authority.
- Renters get earthquake coverage at no extra cost when they purchase a USAA renters insurance policy.

Supplemental Protection from Wind and Hail Damage

Mother Nature is unpredictable and often severe weather events like wind or hailstorms—including tornadoes or hurricanes—can damage your home. While your homeowners coverage will typically cover most weather-related events, your insurer may have certain coverage limitations, or you may have a different deductible for certain types of weather.

For example, supplemental windstorm insurance coverage from the USAA Insurance Agency usually protects your property from hail damage if you have broken windows, or dents in shingles and siding. Hurricane damage from collapsed walls, or damage to your roof, doors and windows from a tornado, may also be covered.

In some states (such as Florida and other high-risk areas), wind and hail damage are excluded as part of a general homeowners policy and requires separate windstorm coverage. It’s important to review your policy to understand how your coverage would apply.

Why You May Need General Liability Protection

Weather isn’t the only thing that can put your property and your finances at risk. Liability protection is a component of most homeowners insurance policies. Depending on your situation, your baseline liability protection through your policy may be adequate, however several situations might call for an umbrella policy which provides additional liability coverage. Some extra considerations include:

- **Do your children play contact sports? Do you own a large dog or have a swimming pool?** That could mean you have a higher-risk property.
- **Hosting** get-togethers, like a Super Bowl party or dinner gathering; or hiring contractors to come into the home to clean, make repairs or babysit, can leave you open to liability if someone is injured in your house.
- **Libel and slander may not be covered.** Maybe you had a bad experience at a restaurant and derided their poor work on social media. If the owners decide to sue, a standard homeowners policy may not be sufficient.

Get to Know Your Insurance

When it comes to insurance, the best policy is to know your policy. The last thing you want when a natural disaster or other major incident occurs is to be caught without coverage you thought you had.

Talk to your insurer to make sure you understand what your policy does or doesn’t cover—damage from flooding, earthquakes, wind, hail and liability—and whether you need additional home insurance coverage. Once you can clearly see the gaps in your coverage, you can decide how to protect yourself, your family and your finances. At the least, a well-stocked emergency fund can help you be better prepared.

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What is

Renters Insurance?

Courtesy of MIRASCON

When you move into a rented home, your landlord’s insurance typically covers the building and its structure—but not your personal possessions. That means everything you’ve brought into the space, from your laptop and wardrobe to your sofa and bicycle, isn’t protected by default.

Why Renters Insurance Matters More Than You Think

Many people assume renters insurance is optional or unnecessary—until something goes wrong. But the list of possible scenarios where you’d wish you had coverage is long and varied. Picture this: you leave the oven on and a fire breaks out in your kitchen. Or perhaps the bathtub overflows and floods not just your bathroom but the entire lower floor. Then there’s the nightmare scenario of returning from a weekend getaway only to discover your home has been burglarized and your valuables are gone. In all these cases, your landlord’s property insurance won’t help you. Renters insurance, however, will.

A robust renters insurance policy shields you financially against all these perils. Even more, a policy includes personal liability coverage—meaning if someone is injured in your home or their property is damaged due to your negligence, you’re covered. This is crucial, as liability-related claims can average **\$15,000 to \$20,000**—a cost few people are prepared to absorb out of pocket.

Why You Need Renters Insurance

Here’s a statistic to put things in perspective: in the U.S. alone, **insurers paid out over \$1.12 billion in dog-related injury claims in 2023**, with the average cost per claim reaching **\$58,500**. Pet liability is not just a theoretical concern—it’s a financial reality.

And yet, despite these risks, a surprising number of people remain vulnerable. Nearly **60% of renters don’t have any insurance at all**, and **up to 60% mistakenly believe their landlord’s policy protects their belongings**. That false sense of security can be devastating when disaster strikes.

For Singles or Whole Families

Whether you’re living alone or with your family, renters insurance offers peace of mind. The included personal liability protection extends beyond just the policyholder. If your child accidentally damages a neighbor’s property, or your partner causes unintentional injury to a guest, your coverage has your back. It’s a safety net for every member of your household.

Peace of Mind for Pet Owners

Anyone who has pets knows that accidents can happen. A scratch on a window, muddy paw prints on the walls, or even more serious incidents like bites or property destruction—these things can lead to unexpected expenses or legal trouble. MIRASCON’s renters insurance allows you to opt in to a pet liability add-on, giving you comprehensive protection for a wide range of dog breeds. For cat owners, the standard personal liability coverage already includes damage caused by your feline companions.



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After retiring from 22 years with the Marines, USAA insurance professional Darrell Gunter has a unique understanding of the importance of renters insurance. “Our military men and women have expensive uniforms and gear, and they’re living all over the world,” he says. “It’s important to know that if something were stolen, for example, it could be replaced—no matter where they are.”

According to the Insurance Information Institute, 45% of renters nationwide spend nearly a third of their income just on rent and utilities. “If you are younger and getting started out financially like so many renters are,” adds Sean Scaturro, Advice Director for USAA. “It can be difficult to replace expensive items if they are damaged unexpectedly.”

Whether you live on a base or post, in a dorm or apartment, or are renting a home, you likely have personal property that’s valuable to you. Renters insurance is important because it enables you to repair or replace that personal property if it is covered.

In some cases, personal property is vandalized or stolen, but in others, it’s damaged. “Let’s say a pipe bursts in your rental,” Scaturro says. “Renters insurance can help you replace your belongings, and help offset costs for a hotel stay while repairs are made.”

Because renters insurance covers your own belongings—not your roommates—you may also want to consider liability coverage, which would protect you in the event that someone else’s property is damaged or someone else is injured at your house or apartment. “It can help cover you financially if you’re found at fault for a person’s injuries or damage to their belongings,” Scaturro explains.

What Does Renters Insurance Cover?

Having renters insurance can make a huge difference in your ability to recover financially if your belongings get damaged or stolen. But renters insurance helps protect your belongings in more ways than you might think.

A peril is what causes your loss or damage leading you to file a claim. Your renters policy will spell out which perils are covered and which aren’t.

Depending on your belongings and your living situation, consider a policy that covers the following perils:

- **Theft, at home or away from home.** It doesn’t take a break-in at your rented home or apartment for theft to occur. If you leave your laptop in your car and someone breaks in and steals it, renters insurance helps cover the replacement cost of a new computer. If you’re a frequent traveler, be sure your coverage extends anywhere in the world. If your luggage gets stolen at the airport, you want to make sure it’s covered, too.
- **Flooding.** While normal homeowners insurance doesn’t include flood coverage, some renters insurance does, at a fraction of the cost. Flooding includes situations ranging from an overflowing washing machine or dishwasher to damage from severe weather.
- **Fire.** If your belongings are damaged or destroyed by fire and smoke, renters insurance can help replace those belongings.



Why You Need RENTERS INSURANCE, Especially in the Military

By Josh Andrews, Courtesy of USAA

- **Crime.** Most crimes across the U.S. are property or theft-related.
- **Pets and liability.** Pets themselves aren’t covered, but cages and other items used to care for your pets may be covered in the event of a loss. Check to see if your renters insurance includes medical expenses and liability protection, so in the unexpected event that your pet bites your neighbor, the associated costs won’t derail your financial goals.
- **Spoiled groceries.** If you have a power failure that causes the food in your refrigerator to spoil, your renters insurance will generally give you a certain amount to replace those items. When you’re shopping for a policy, be sure no deductible applies in the case of spoiled groceries.
- **Slip-and-fall accidents.** If you’re entertaining guests at your house and somebody slips and falls, who is responsible for those medical expenses? All policies are different and coverage will vary from company to company. USAA Renters Insurance policies offer a standard \$100,000 in liability coverage and \$5,000 in medical payments for slip-and-fall incidents and other accidents at your home. Policyholders also have the option to increase their liability coverage; we recommend picking a number that covers your net worth and at least a few years of your annual income to protect against any worst-case scenario.
- **Military uniforms and gear.** If you’re a service member, check to be sure your renters insurance policy covers your unique belongings. See that it offers worldwide coverage for your personal property if you’re deployed or while it’s in storage. At USAA, we offer coverage for property damage caused by war, and we waive your deductibles if your military equipment is damaged or stolen while you’re on active or active reserve duty.
- **Musical instruments.** As long as your musical instruments aren’t used for your profession, they’re covered under renters insurance. Most policies cap the replacement cost at a certain amount in your residence and another away from home, so if you’re earning a living through your musical talents, it’s wise to look into a commercial property policy. Sports equipment follows the same guidelines regarding a hobby versus occupation.
- **Collectibles.** Collections are covered, with conditions. The value of special collections can be hard to document, particularly if they’re rare. Take digital photos with your smartphone, and keep any receipts or other documentation that could help with your claim in the event of loss. If you’re into stamps or have heirloom jewelry or other super-special items that would be hard to replace, consider a Valuable Personal Property policy for an extra layer of coverage for your collection.

Replacement Cost Coverage Versus Actual Cash Value

The following two types of coverage are typically available to renters:

- **Replacement cost coverage policies** reimburse you the amount it will cost to replace your TV with a new one of like kind and quality, making them more comprehensive policies.
- **Actual cash value coverage policies** reimburse you for what an insurance company estimates your belongings are currently worth—an amount that may not completely replace the loss. For example, that new UHD widescreen TV you bought three years ago for \$1,500 might only be worth \$1,140 now because of its age and condition.

A third option is liability coverage that protects you financially if you’re at fault for something that causes bodily injury to someone else or damages their stuff.

Landlords or rental companies may require you to carry a minimum amount of liability coverage with your renters insurance policy. “A good rule of thumb is to carry liability coverage that’s equal to your net worth, which is your total assets minus your total debt,” advises Scaturro.

As with any new expense, you’ll want to add renters insurance to your budget. Insurance premiums are based on individual circumstances, including personal risk tolerance and affordability.

According to USAA Renters Insurance pricing data, members can pay as little as \$10 a month for \$2,500 in personal property coverage and \$100,000 in liability coverage.

You may want to have more property protection based on what you own or carry a higher deductible to make your premiums better fit your budget. Your policy should be tailored to your financial needs.

It’s important to know that the Department of Defense does not include renters insurance premiums as part of service members’ Basic Allowance for Housing (BAH).

How Much Renters Insurance Do I Need?

To determine how much coverage you need, think about how much your belongings are worth. For a two-bedroom apartment, the average amount of coverage needed may be \$27,000. Your individual needs may be more or less than the average.

After you have purchased a policy, create an inventory of your personal belongings. To make a record of your possessions, go from room to room in your house and take photos or record a video. Include big items like furniture, art and electronics, as well as clothing, kitchenware, kids’ toys and everyday items like paper towels and toothbrushes.

Not only will the photos help you keep track of what you have, but they’ll also serve as a guide if you have to find a comparable replacement item later. Email the photos to yourself, and include notes with important brands and models, dates purchased, serial numbers and receipts.

If you’re a service member, be sure to include your military uniform and any military gear. If you’re not sure how to properly record your inventory of high-value items, speak with your chain of command for advice.

Once you’ve documented your belongings and emailed the records to yourself, store your inventory and receipts in a fireproof safe or bank safety deposit box.

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¹ Countrywide average price for policyholders who have \$2,500 personal property coverage, \$100,000 liability coverage and \$5,000 medical payments coverage as of October 2024. Rates vary by location and risk. Rates are subject to change.
² Availability of renters insurance to residents of another country is limited to qualified members. Membership eligibility and product restrictions apply and are subject to change. Renters insurance provided by United Services Automobile Association, USAA Casualty Insurance Company, USAA General Indemnity Company, Garrison Property and Casualty Insurance Company, based in San Antonio, Texas; USAA Limited (United Kingdom) and USAA S.A. (Europe), and is available only to persons eligible for property and casualty group membership. Each company has sole financial responsibility for its own products. Coverages subject to the terms and conditions of the policy. No Department of Defense or government agency endorsement. ©2025 USAA 7735730.0525

LIFE INSURANCE



Life Insurance Premiums Discounted for Service Members, Spouses and Veterans

Courtesy of the Veterans Benefits Administration

As of July 1, 2025, service members, their spouses and Veterans covered under VA life insurance programs will see lower monthly premiums, reinforcing VA's commitment to making life insurance more affordable.

Discounts For Active Duty, Guard and Reserve Members

Servicemembers' Group Life Insurance (SGLI)

SGLI provides low-cost group term life insurance coverage, up to \$500,000, in increments of \$50,000, to eligible service members. The new premium rate is decreasing from \$0.06 per \$1,000 to \$0.05 per \$1,000. This means the monthly premium for the maximum \$500,000 coverage will now be \$25 plus \$1 for Traumatic Injury Protection (TSGLI).

- **Who is eligible?** All active duty, National Guard and Reserve service members are automatically enrolled in SGLI.
- **Do you need to take action?** No. Premiums are deducted from service members' pay, and the new discount will automatically apply.

Family Servicemembers' Group Life Insurance (FSGLI)

FSGLI insures dependent children at no cost and offers optional spousal coverage for the spouses up to \$100,000, not to exceed the amount of the service member's SGLI coverage.

- **Premium rate discounts will vary by age**, ranging from 11% to 22%, with an average discount of approximately 13%.
- **No action is required**—new rates take effect automatically.
- Service members can review their SGLI and FSGLI elections through the **SGLI Online Enrollment System (SOES)** on milConnect.

Discounted Premium for Veterans

Veterans' Group Life Insurance (VGLI)

VGLI allows Veterans to continue their life insurance coverage after separating from military service, ensuring long-term financial protection. Starting July

1, 2025, monthly premiums for VGLI will be reduced for all ages.

- **What's changing?** The VA Secretary has approved a discount on VGLI premiums, ranging from 2% to 17%, with an average reduction of 11%.
- **Who's eligible?** All Veterans insured under VGLI.
- **How will you be notified?** The Office of Servicemembers' Group Life Insurance (OSGLI) will notify insured Veterans through direct mail, email, online accounts and premium bills.
- **Do you need to take action?** No action is required. However, depending on your payment method, you may need to adjust your payment amount.
- **What's changing?** Premiums for all ages will be discounted.
- **How does this help?** Lower premiums allow Veterans to retain coverage longer and provide financial security for their families.

Why Life Insurance Matters

Life insurance provides essential financial protection covering:

- Funeral costs.
- Mortgage payments.
- Education expenses.
- Lost income.

As life circumstances change, it's important to review your coverage regularly and ensure your beneficiary information is up to date.

For More Details on the New Premium Rates

Active duty, National Guard, Reserve members and covered spouses can visit <https://www.benefits.va.gov/INSURANCE/spring2025discount.asp>.

By ensuring both service members and Veterans receive lower-cost life insurance, VA is reinforcing its commitment to long-term financial security for those who serve and their families.

More information can be found online at www.va.gov/life-insurance/.

Have You Secured Your Financial Future with VA's Life Insurance Programs?

Courtesy of the Veterans Benefits Administration

September is Life Insurance Awareness Month, a time for you and your family to reflect on whether you have the right coverage to secure your financial future. If you are a service member or Veteran, VA has a wide array of life insurance programs tailored to fit your unique needs, no matter what stage of life you're in.

VA life insurance programs have undergone some exciting changes recently that have resulted in more coverage for Veterans and service members than ever before. Now might be the perfect time to add life insurance to your estate plan or to increase your coverage if you're eligible.

Whole Life Coverage: Veterans Affairs Life Insurance (VaLife)

VALife offers guaranteed acceptance whole life insurance open to Veterans, age 80 and under, with service-connected disabilities. VALife provides coverage to more service-connected Veterans than ever before, and provides the following key features:

- Up to \$40,000 in coverage, available in increments of \$10,000 per Veteran.
- No medical exam or health questions required for enrollment.
- No time limit to apply.
- Locked in premiums that do not increase.
- Cash value that builds over the life of the policy.

VALife offers an easy and convenient online application. Veterans can apply, receive an instant decision and manage most aspects of their VALife policy completely online. You can learn more about VALife and how to apply online at <https://www.va.gov/life-insurance/options-eligibility/valife/>.

Term Life Insurance Coverage: Servicemembers' Group Life Insurance (SGLI) and Veterans' Group Life Insurance (VGLI)

SGLI offers low-cost group term life insurance coverage up to \$500,000, to eligible service members. Service members who meet the eligibility criteria are automatically enrolled in SGLI. Visit the SGLI website online, or go to <https://www.va.gov/life-insurance/options-eligibility/sgli/> to learn more about SGLI.

VGLI allows separating service members to convert their SGLI coverage to renewable group term insurance. Veterans have one year and 120 days from their date of separation to apply for VGLI. It's available in amounts ranging from \$10,000 to \$500,000, based on the amount of SGLI coverage at the time of separation from service. Visit the VGLI website online, or go to <https://www.va.gov/life-insurance/options-eligibility/vgli/> for more information.

Affordable life insurance options help protect those who matter most. SGLI and VGLI can be used to cover end-of-life planning and provide income replacement. These two programs allow family members to focus on each other and worry less about finances when a service member or Veteran passes away.

Learn More

In addition to the life insurance programs mentioned above, there are several other insurance programs offered by VA to meet a diverse range of needs. You can learn more about these programs, eligibility requirements, and how to apply at VA's life insurance options website online, or at <https://www.va.gov/life-insurance/options-eligibility/>.

Help protect your family with Term 90 Plus life insurance.

Military Benefit Association is a non-profit organization founded in 1956 by former service members.

Driven by a long-standing mission to provide financial protection for all current and former service members, federal employees, and their families. Today, we proudly serve 132,000 members with \$12.6 billion of coverage in force. Our focus is on safeguarding your future and providing the peace of mind you deserve. Rest assured we have you covered. Our members protect us, we protect our members.

Term 90 Plus life insurance offers rates that let you start getting protection more affordably.

The military trained you to be ready for anything. At Military Benefit Association (MBA), we think you should be just as ready when it comes to your family's financial protection. It all starts with life insurance — one of the smartest and simplest ways to help protect your loved ones.

Monthly rates per \$50,000 of life insurance coverage:	
AGE	Non-tobacco User Premium
Under 29	\$2.75
30-34	\$3.19
35-39	\$3.41
40-44	\$4.40
45-49	\$5.50
50-54	\$9.35
55-59	\$17.05
60-64	\$26.17
65-69	\$50.36

- Life insurance that makes protecting your family easy.**
- MBA Term 90 Plus life insurance offers solid protection — whether you want to add to your SGLI or are looking for an affordable alternative to VGLI.
- MBA Term 90 Plus life insurance features:
- Rates start at just \$2.75/month for \$50,000 coverage*
 - Affordable alternative to VGLI
 - Coverage up to \$1,000,000
 - Coverage up to age 90
 - Coverage available to non-military spouses
 - Eligible children may be covered up to \$12,500 at no additional cost
 - Plans can go with you when you enter civilian life
 - No limitations on aviation-related deaths
 - No war clause

Starting line from Level Term to Term 90 life insurance

Level Term life insurance is available to Active Duty and Retired service members, Reservists, National Guard members, Veterans and all spouses of military personnel.

Insured members qualify for non-tobacco discount if they have not used tobacco products during the past 12 months. Rates increase at 5-year intervals until age 90. Coverage reduces at age 70 and again at age 80, and terminates at age 90

The benefits of membership.

Joining MBA is free. We have resources to safeguard your economic welfare, including financial education on life events, video seminars, market analysis,

financial calculators and more.

MBA membership comes with these added benefits:

- Free will preparation services and power of attorney services (insured members)
- Free estate resolution service (insured members)
- Savings on auto and home coverage

- Generous scholarship program
 - American Military University tuition discounts
- Give your family the financial readiness they deserve. Call 1-888-MBA-8511 or visit us at militarybenefit.org**
- * The \$2.75 rate is non-tobacco user rate for members up to age 29 for \$50,000 (1 unit) of coverage.



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Life Insurance Designed for the Military Community

Because Protecting Your Loved Ones is Mission-Critical

At Military Benefit Association, we understand the sacrifices you make. That's why we have partnered with MetLife to offer **Group Term Life Insurance** to help you protect what matters most—your family.

Why Choose MBA Term 90 Life Insurance?

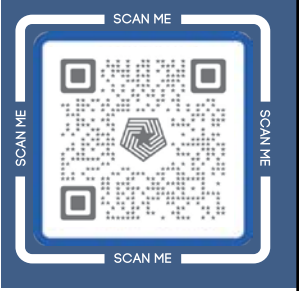
- Plans Starting at Just **\$2.75/month**
- Free Coverage for Your Children
- Portable Coverage You Can Keep After Transitioning to Civilian Life
- Tailored for Active Duty, Veterans, and Your Families

Proudly serving the Military Community since 1956.

Visit: militarybenefit.org/359 or **Call:** 888-MBA-8511 (promo code: 359)

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AUTO INSURANCE

Protect What's Yours: Car Insurance and Auto Theft

By Sean Scaturro, Courtesy of USAA

Car theft is a situation no one wants to deal with. Not only is it a hassle to report and recover or replace your vehicle, but it can also leave you feeling anxious and vulnerable. Fortunately, if you have comprehensive coverage, you won't have to bear the full financial impact alone.

How protective is your policy? Here's what you need to know about the different types of auto policies, what's covered under each, and how you can help keep your car safe from unwelcome people.

What Type of Auto Insurance Covers Theft?

When it comes to car insurance, there are three main types of coverage: collision, liability and comprehensive. But comprehensive is the only one that will cover theft.

- **Collision coverage** helps pay for damage to your vehicle from accidents related to driving, no matter who's at fault.
- **Liability coverage** helps pay for the other person's expenses if you cause an accident.
- **Comprehensive coverage** helps pay for damage to your vehicle from other events, such as fire, glass damage and theft.

When you purchase car insurance, you have some flexibility to choose which types of coverage you want and how much. Most states require liability insurance, but if you finance or lease your vehicle, your lender will probably require you to carry comprehensive coverage and collision coverage as well.

Break-Ins, Attempted Theft and Vandalism

When someone breaks into your car—whether their intent is to steal the vehicle itself or just the valuables locked inside—they can cause serious damage such as smashed windows, picked locks, scratched paint or a broken ignition.

If your vehicle is damaged as a result of a break-in, attempted theft or vandalism, comprehensive auto insurance can help pay for repairs.

Will My Car Insurance Cover Stolen Parts, Too?

Sometimes rather than stealing the entire car, a thief will only remove certain parts with the intent of reselling them. Radios, GPS devices and speakers are frequent targets, but things like rims and tires, truck tailgates, catalytic converters, and even third-row SUV seats can be stolen, too.

In some cases, a thief will steal a car, take it to another location where they can remove the desired parts discreetly, and abandon it elsewhere.

Will Your Comprehensive Insurance Cover It?

The short answer is yes. But generally speaking, a comprehensive auto policy only covers car parts that are permanent

or preinstalled features. Easily removed items such as premium stereos, portable GPS devices or DVD players aren't typically covered.

What about other custom equipment or aftermarket upgrades? Ultimately, it depends on the specific terms of your auto policy. Certain custom parts may be covered, such as anti-theft devices or disability equipment, but many insurers place a limit on the value of other upgrades you make to your car.

If your car is a restored or modified collector's vehicle, it may qualify for classic car insurance, which is a special type of auto insurance that recognizes the collector's value.

What If Personal Items Are Stolen from My Car?

Personal property in your car, such as cell phones, laptops, textbooks or tools, aren't usually covered by your auto insurance policy in the event of a break-in. But the good news is, your homeowners or renters policy may cover those items, even if the car wasn't on your property at the time of the theft.

If your car is stolen with valuable personal property inside, you'll need to file two claims: an auto insurance claim for the vehicle itself and a homeowners or renters insurance claim for your personal items.

Keep in mind that there are a number of other possible targeted items as well: your car registration, license plate or DMV tags, house keys, and garage door openers. With some of these items, a thief could easily gain entrance to your home and commit further crimes.

What To Do If Your Car Is Stolen or Vandalized

Over one million vehicles were stolen in 2022, according to the Insurance Information Institute. The top five most frequently stolen vehicles were Chevrolet and Ford pickups, Honda Civic and Accord, and the Toyota Camry.

It's important to take action quickly if your car is stolen or vandalized. This will increase the odds of recovering your stolen vehicle and get your claims processed faster. Here are the immediate steps you need to take:

1. **Do a double check.** Before you jump to conclusions, rule out other possible explanations. Was it parked illegally and towed? Was it impounded or repossessed? Did a friend or family member borrow it?
2. **Call the police and file a report.** You'll need to provide basic information like the car's make and model, license plate number, and vehicle identification number or VIN. If your car was vandalized or broken into, you'll need to compile a list of stolen items and take pictures to document any vehicle damage.
3. **Contact your insurance agent.** Confirm that you have comprehensive coverage on your vehicle, and see if any personal items are covered by your homeowners or renters policy.

4. **File your claim.** You'll need to file a car theft claim for the stolen vehicle and a homeowners or renters claim for any valuables inside.

5. **Call your bank.** If any debit or credit cards were in your car at the time of the theft, contact your bank promptly to freeze your account. This will help you prevent fraudulent charges as well as identity theft.

What Happens with A Car Theft Claim?

If your car isn't recovered after being stolen, your insurance company will provide a payout to help you replace your vehicle. How much money you receive will depend on your vehicle's value, the size of your comprehensive coverage deductible, and any coverage limits, such as those for custom upgrades.

For example, let's say your car has a depreciated value of \$14,000 and your deductible is \$1,000. If your vehicle is stolen, your insurance company will give you \$13,000—the value of your car, minus your deductible.

But what if you have an auto loan on your car? In this case, your insurer would submit the payment to your loan provider. You can put any difference between the insurance settlement value and your loan balance toward a new car.

This is where other financial products, like Guaranteed Asset Protection insurance, can help. GAP insurance is often offered by your lender or at the dealership you purchased your vehicle from. It helps offset the cost of replacing your vehicle if you owe more than its value. This insurance typically offers a limited benefit or cash amount to you during a loss of your vehicle. Unfortunately, GAP isn't always available after your loan is finalized.

Prevent Your Car from Being Stolen

By making your car a less appealing target—that is, easy to see and harder to steal—you may be able to prevent your car from being stolen or vandalized in the first place. Here are a few simple things you can do:

- Never leave your keys inside your car when it's unattended, and don't leave it running.
- Don't leave your house keys or garage door opener inside the car.
- Always lock your car, even while driving.
- If you park your car outside at night, park it in a well-lit area.
- Keep valuables out of sight from passersby. If possible, lock them in the glovebox or trunk.
- Don't keep your vehicle title in the car.
- Install an anti-theft, vehicle immobilizer or tracking system. In addition to deterring thieves, you may even get a discount on your auto insurance.

Of course, it's not always possible to prevent crime from happening. Fortunately, with comprehensive auto insurance, you can make it easier to recover financially after a car theft.

5 Tips for Better Auto Insurance

By Sean Scaturro, Courtesy of USAA

When it comes to getting the best deal on auto insurance, we want to have our cake and eat it too. We want the best rates, the best service and a policy that's unique to our needs. So how do you know if you're getting that from your auto insurance?

Before you hunt for new coverage or put your current auto insurance under the microscope, it's important to understand your needs. Do you have an older vehicle? Do you have a teenage driver? Is your side hustle driving for a ridesharing service? Your individual needs are unique, and your coverage should be too.

If it's been a while since you popped the hood on your auto insurance, now could be a great time. It's often best to review your insurance policy yearly and update it with any major life events like changing jobs or moving.

Following these five tips will help you review your current coverage if you're shopping for savings on auto insurance.

1. Check your mileage.

Your yearly mileage is often used to help determine your rate. When you're providing your mileage for your auto insurance policy, you want to be as accurate as possible. Track your driving habits. Look at how often you're running errands and how far you drive. How often are you traveling for kids' soccer practices? Has your drive to work changed in the past year?

These are questions that can help you determine how much you drive each year. Updating that on your policy can make a difference in the price you're paying on auto insurance.

2. Check your discounts.

Discounts vary from state to state, so ask your provider about the auto insurance discounts you're getting. There are some great auto insurance discount opportunities that might not automatically be included, like:

- Good student drivers.
- Defensive driving course completion.

- Auto storage discounts.
- Multi-car or multi-policy bundles.

As times change, so do discounts. New discounts like those for safe driving habits roll out periodically, so regularly review your auto insurance policy for discount opportunities.

3. Check your deductible.

Deductibles are the amount you'll pay out of pocket for a covered loss. A higher deductible can save you money on your auto premium but could increase your out-of-pocket expenses later if you suffer a loss.

Here are a few questions to think about when selecting your deductibles.

- Can I afford this amount if I have a loss?
- How old is my vehicle and does it make sense to carry a higher deductible?
- What are my driving habits like and do they put me at a higher risk for loss?

Your situation's unique, so you'll need to consider your risk tolerance and how much money you typically have in your emergency fund when choosing your deductible.

4. Check your liability limits.

Liability on your auto policy helps to pay for medical bills, lost income, pain and suffering, and damaged property of others when you're at fault in an accident. For example, you're in a traffic accident and responsible for damaging multiple vehicles and injuring several people. The damages exceed your liability limits. Could you afford to pay the difference?

The general rule of thumb when selecting liability insurance is to carry enough liability to cover

your net worth. That's the total amount of your assets like savings and personal property, minus your total debts.

You'll also want to consider risk factors like having teenage drivers on your auto policy, how frequently you drive and how far, as well as your occupation. Liability coverage is typically the least expensive part of your auto policy to increase, but if you're facing the financial impact of a legal battle from an at-fault accident, it can be worthwhile.

5. Review your insurance company.

If you've filed a claim before, you know it can be one of the most revealing experiences you'll have with your insurance company.

Insurance is basically asking someone to be there for you in a time of need. Is your insurance company the friend who shows up at a moment's notice to help you? Or are

they the one who doesn't have a great track record of reliability?

Consider your insurance provider's financial strength, their customer service history and reputation. Check out consumer reports or online reviews to get a better sense of what other customers have said. Consider what you need from your insurance company and whether they provide it.

You're Ready to Save

Sometimes, saving on auto insurance means switching if there are other insurance companies that may be able to beat your current provider. While cost could be the initial reason to shop and swap, make sure you feel good about the new company and how they work for you when you need them, like during a claim. Also, make certain that you are getting coverage that is appropriate for your needs. Avoid swapping for cheaper premiums unless you are getting

the same coverages or better with your new provider.

When you decide to cancel, make the call and complete the forms they ask for. Don't just stop paying your insurance premiums. A nonpayment cancellation happens when you do just that. While that might not seem like a big deal up front, you could find it to be challenging if you ever want to go back to that insurance company.

Not to mention some insurance companies can seek out past premiums that you owe as an upfront payment to start a new policy. Others might not offer you coverage at all.

So whether you're a new shopper looking to switch or simply wanting to save on your current coverage, following these tips can help guide you to getting the right auto insurance for your needs.



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Get Extra Liability Protection with Umbrella Insurance

By Sean Scaturro, Courtesy of USAA

Legal responsibility is a tricky thing. Whether you're at fault for an auto accident or someone is injured on your property, you can be held responsible for other peoples' medical expenses, pain and suffering, property damage, and even lost wages. And here's the thing: You don't have to be a millionaire to get sued like one.

That's why liability coverage is such a vital part of your homeowners or auto insurance policy.

The truth is, anyone can get hit with a costly lawsuit, regardless of age or income. And if you're found liable for damages, more than your savings could be at risk. Your property, investments, and even future wages could be on the line if damages exceed the amount covered by your homeowners or auto liability insurance.

Learn how an umbrella insurance policy can protect you, your loved ones and your finances from the potentially devastating impact of a liability claim.

What's Umbrella Insurance?

A **personal umbrella policy**, or PUP, offers extra liability coverage beyond the limits of your homeowners, auto or renters insurance. After you reach the limits of other policies, umbrella insurance kicks in so you don't have to pay for additional damages out of pocket.

Umbrella coverage also can protect you against other types of claims such as libel, slander and invasion of privacy, which aren't covered by your home or auto policy.

Do You Need an Umbrella Insurance Policy?

"Major liability can arise easier than you might think," says JJ Montanaro, Military Affairs Director and CERTIFIED FINANCIAL PLANNER™ professional.

"Let's say you crash into and total a \$100,000 sports car driven by a heart surgeon who, ... as a result, can't go back to work. Or maybe there's a pool accident at your house. Or your dog bites someone. It happens, and it can get very expensive—even exceeding what your auto or homeowners insurance would pay."

Adding umbrella coverage can provide a higher level of protection for your assets and wages—as well as any loved ones in your household.

A good rule of thumb is to have enough liability protection to cover your net worth—everything you own minus everything you owe. If your net worth exceeds your limits on your auto and home insurance, get an umbrella policy.

What Does an Umbrella Policy Cover?

A claim can exceed the limits of your home and auto liability coverage. Personal umbrella insurance can help pay the rest. It may even cover legal fees in the event of a lawsuit.

Umbrella policies typically offer four general categories of coverage:

1. **Bodily injury liability** refers to the cost of injuries to other people. This can include other drivers or passengers injured in a car accident, a guest injured on your property, or a person injured by your pet. Keep in mind that some pet breeds may not be covered by your policy.
2. **Property damage liability** refers to the cost of damage to another person's property caused by you or a member of your household.
3. **Other personal liability** covers other types of claims beyond bodily injury and property damage. If you're sued for slander, libel, pain and suffering, or lost wages, an umbrella policy can help cover damages and legal fees.
4. **Landlord liability** helps protect owners of rental units against liability. For example, an umbrella policy can help cover

bodily injury or property damage that occurs on your rental property—or even by a tenant's pet.

How Does an Umbrella Policy Work?

Let's say you're traveling on the highway when you suddenly realize that the traffic ahead of you has slowed down. Unfortunately, you notice too late and cause a five-car pile-up.

Your auto policy has bodily injury limits of \$300,000 per person and \$500,000 per accident, plus \$100,000 in property damage liability. But it's still not enough to cover the total medical expenses for the 10 people injured in the accident. There are costly auto repairs, too. Plus, what if one of those people decides to sue you for lost wages or mental anguish?

Without an umbrella policy, you'd likely have to cover the additional damages, which could add up quickly.

A similar situation could play out at your home or rental property. Someone could slip on ice on your walkway and rack up enormous medical bills. If those bills go above and beyond the coverage limit of your homeowners or rental property policy, an umbrella policy could help cover the rest.

Or what if you or someone in your household posted a negative online review of a local restaurant? If the business owner felt the review harmed their revenue, they could initiate a costly lawsuit that your other insurance wouldn't cover.

What Isn't Covered by Umbrella Insurance?

Since the boundaries of umbrella coverage can be a bit nebulous, it's also helpful to know what isn't covered. Here are a few examples:

- **Damage to your personal property or vehicle.** Umbrella insurance is a liability policy. That means it only applies when you're held liable, or responsible, for damage to another person's property.

Your home or auto policy would have to cover damage to your own property.

- **Intentional or criminal acts.** If you or a member of your household intentionally cause property damage or bodily injury to another person, your umbrella policy won't cover legal costs, restitution or any other financial consequences.
- **Business losses or liability.** Umbrella policies don't cover lawsuits associated with professional activities or damage to business property. Even if your business is home-based, you'll need a separate insurance policy for commercial or professional liability.
- **Contracts.** If you sign, or even verbally enter into, a contract, any associated liability will probably not be covered by personal umbrella insurance.

How Much Does Umbrella Insurance Cost?

Believe it or not, umbrella insurance isn't expensive. In fact, you can get \$1 million of coverage for about \$1 a day from USAA.

Keep in mind that some insurers will require you to purchase a certain amount of liability coverage on your underlying policies before they'll sell you an umbrella policy. The typical requirement is about \$250,000 of auto liability coverage and \$300,000 of liability insurance on your property policy, according to the Insurance Information Institute.

Of course, the amount you pay will depend on your financial situation and the amount of coverage you need.

To determine the right amount of umbrella coverage, you'll want to consider your income, assets and your potential exposure to risk. For example, if you have a lot of assets to protect or a high chance of being sued, you may want the extra protection that umbrella insurance provides.

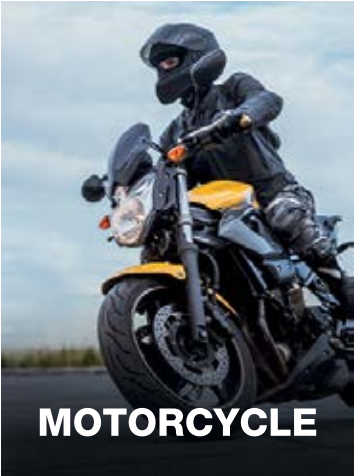
Ultimately, the decision to purchase umbrella insurance is up to you. But for many people, it can provide great peace of mind to know that their family has a secure financial future.



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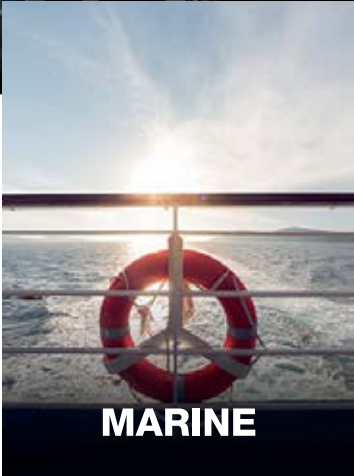
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