

April 2026

Personal Lines inSights



Auto

Does Your Auto Insurance Cover All Your Road Trip Needs?

Even the most meticulously planned road trips may experience unexpected issues. Before embarking, consider whether your auto insurance policy offers suitable protection for your journey, such as:

- **Roadside assistance coverage**—This part of your auto insurance policy can be vital if your car breaks down on the side of the road or you're otherwise stranded during your travels. It can help pay for various services, such as towing, battery jump-starts and fuel delivery.
- **Rental car coverage**—If you're in the middle of a road trip and your car becomes unusable, this aspect of an auto policy can be crucial. It may help pay rental fees and extend your personal auto insurance to rented vehicles.
- **Trip interruption coverage**—By investing in this auto insurance feature, you may be eligible for financial assistance if your road trip is disrupted or delayed by a covered incident. For example, if you are stranded far from home, your insurance may help pay for unanticipated hotel and restaurant costs.
- **Permissive driver coverage**—Permissive driver coverage means that your policy can assist with losses involving someone else operating your vehicle with permission. As such, if you want to give a friend a shift behind the wheel during your trip, you'll still be covered.

Your broker can help review your coverage and identify potential gaps ahead of your next excursion.

For more vehicle and travel resources, contact us today.

Home

Enhance Financial Capabilities With Home Insurance Savings

April is National Financial Capability Month. This initiative focuses on helping people improve their financial habits. Amid current economic uncertainty, the cost of most goods and services has risen, including home insurance premiums.

Fortunately, there are ways you may be able to reduce your premiums or at least limit rate increases. Consider the following strategies:

- Bundle multiple types of insurance, such as your home and auto policies, with the same carrier to potentially reduce your total costs.
- Make home improvements, including upgrading your roof, plumbing or electrical systems, or installing safety features like security systems and smart smoke detectors.
- Explore a variety of coverage options from multiple carriers to find the best deal on a policy appropriate for your needs.
- Consider increasing your deductible, as long as you'll be capable of handling the higher out-of-pocket costs when filing a claim.

To learn more about home safety and ensure you're maximizing the cost effectiveness of your insurance premiums, contact us today.

Life

5 Tips to Limit Alcohol Consumption

Although a beer, glass of wine or other alcoholic beverage can help you enjoy social occasions and celebrations, excessive drinking can have significant consequences. If you're looking to cut down on your alcohol consumption or start a sober lifestyle, Alcohol Awareness Month may be a good time to do so.

Consider the following tips:

1. Remove alcohol from your home to limit easy and regular access.
2. Recognize triggers that may lead to drinking, such as hanging out with certain people or attending concerts or sporting events.
3. Share your goals with trusted family and friends so that they can help hold you accountable.
4. Document your progress, including times when you may slip up, as this can help you learn what to avoid in the future.
5. Consult with your doctor or another qualified health professional regarding drinking habits and sobriety goals.

Contact us today for additional health and wellness resources.