

Sovis Insurance Agency

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*Auto *Home *Farm *Business *Medical *Annuities *IRA's *Long
Term Care *Disability Insurance *Life Insurance *Individual &
Group Benefits *Medicare *Crop Insurance

We have new office hours, Monday-Friday 8am-4:30pm Evenings &
Saturdays by appointment.



Providing Security & Protection
Since 1945

Life Insurance Myths & Truths

If something were to happen to you, would your loved ones be able to maintain the same lifestyle without you? Life Insurance is more affordable than you think. In fact, Life Insurance premiums can cost as little as a cup of coffee or eating out for lunch.

Here are some common myths & truths on life insurance—

Myth: Life Insurance is expense.

Truth: In general, the younger you are the more affordable your premiums will be. Health and other factors can also affect the rate.

Myth: I don't need life insurance.

Truth: You're right. You don't need life insurance, but life insurance is not about you—it's about the people who love and rely on you.



Medicare & Individual Open Enrollment

Medical Open Enrollment will be kicking off soon. Open Enrollment is the time to review and change plans if your current plan is no longer meeting your needs.

We offer Medicare Supplemental / Medigap plans and Advantage plans with various carriers. **Medicare Open Enrollment is October 15th thru December 7th.**

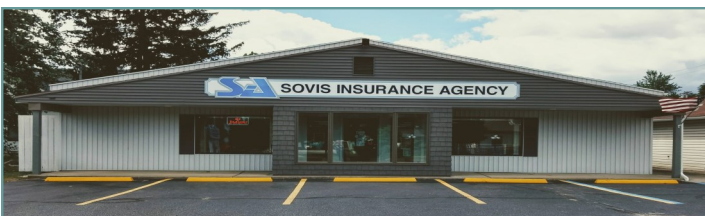
We also write individual health insurance, both on and off the Health Insurance Marketplace. The benefits of going through an agent are - We can assist you with choosing the plan that best fits your needs, complete enrollment & re-enrollments on your behalf and it does not cost you anything to work through an agent. **Individual Open Enrollment is November 1st thru December 15th.**

Call us today to schedule an appointment with a licensed agent.

Save with Multi Policy Discounts on Home, Auto, Life, Annuities and Much More!

Equipment Breakdown Coverage

Have you heard? Auto-Owners is now offering Equipment Breakdown Coverage. This is a rider that can be added to your homeowners policy. Equipment breakdown covers all of your important home systems and personal property due to loss by mechanical or electrical breakdown. The coverage is convenient and seamless! There are no separate warranty programs or fees to manage this systems you depend on most. This coverage is offered on a per occurrence basis. A \$500 deductible and limit of \$100,000 is available. Call us today to add this valuable rider to your policy.



www.sovisins.com



It's Harvest Time

Once Harvest is wrapped up for the year you should start thinking about your farm owners policy. Did you know—

*The value of an outbuildings covers the structure only. Tools and farm equipment kept in an outbuilding are not included in the value of the structure. Farm equipment and tools must be listed separately. Likewise, atv's, golf carts, side by sides, trailers, boats, snowmobiles or other recreational vehicle are not included either. To be sure you have coverage, they must be listed separately on your policy.

*Friends or family storing tractors, travel trailers, vehicles, etc. at your location, must have their own insurance for those items. Your insurance policy will not cover these items in the event of a loss.

*There are varying limits/types of pollution coverage offered through our companies. Please call to find out if you need this coverage, or more coverage in the event of a pollution loss.



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