

JDI Cheatsheet: Understanding Common Insurances

Phrases, coverages and characteristics are important to know.

Health

Medical Insurance

Coverage is accessible through your employer, government or a private plan.

Dental & Vision

Medical Insurance

Dentist & Optician Care need to be insured separately from the health plan.

Homeowners

Property Insurance

To repair/replace your own home and its contents - required for a mortgage.

Renters

Personal Property Insurance

To protect your personal property in a rental - required by landlord .

Storms & Flood

Property Insurance

Named storms & floods need to be insured separately - especially in catastrophic areas.

Car

Vehicle Insurance

Needed to register vehicle. Careful with "affordable" liability plans.
