

# JDI Cheatsheet: Understanding Common Insurances

Phrases, coverages and characteristics are important to know.

## Health

Medical Insurance

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

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## Dental & Vision

Medical Insurance

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

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## Renters

Personal Property Insurance

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

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## Homeowners

Property Insurance

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

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## Storms & Flood

Property Insurance

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

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## Car

Vehicle Insurance

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

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