# Insurance Types and Issues

### Life insurance (personal)

Income replacement
Debt & mortgage elimination
Spouse retirement guarantee
Child education guarantee

### Life insurance (business)

Liquidity for the business

Key employee coverage

Partner coverage

Buy-sell agreement (exit strategy)

Employee retention

### Auto Insurance

Medical insurance Liability insurance Protect your asset

### Home Insurance

Flood zone?

### **Business Insurance**

Commercial automotive Commercial liability Employee dishonesty Property

## **Issues In Insurance**

**JS Bruner** 

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