



Insurance: Your Practical Starting Point

A clear first guide to protecting your family, home, car, and income without overpaying

Learn what to ask, what to check, and where to look for better value.

SHAD EDDIE MONGRUE

Free preview edition · pages 1–2

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01

Why Coverage Matters Now (FREE)

Insurance can help protect the people and plans that depend on you, but it can be hard to know what you already have. In a 2025 study, 51% of American adults said they had some life insurance¹, while 40% believed they needed more¹.

- ◆ Your life coverage may come through an individual policy, a workplace plan, or both; list each source.
- ◆ 47% of adults said they would struggle to pay living expenses within six months after the primary wage earner's death¹.
- ◆ A policy's name alone does not explain its cost, coverage, limits, or exclusions.
- ◆ Reviewing what you have can help you ask clearer questions before making a decision.

Start with your household's needs, then look at how your current coverage fits. You do not need to buy more by default. A clear picture can help you spot questions and avoid paying for coverage that does not fit. This book offers education, not personal insurance advice. Next, you'll take a quick look at the coverage you already have.

INSIDE THIS BOOK

You'll begin with a short coverage check, then learn key terms and follow a practical starter plan. The coming guides explore life, home, auto, and health coverage.

02

Your First Coverage Check (FREE)

Turn a vague concern into a useful list of questions. Set aside a little time, gather what you have, and focus on understanding your coverage before deciding what to do.

- ◆ Find policy documents, benefit summaries, or insurer account pages for coverage you already have.
- ◆ Write down what each policy protects, its premium, and its renewal or review date.
- ◆ Circle any term you cannot explain, such as a limit, exclusion, deductible, or beneficiary.
- ◆ Add one question for your insurer or benefits office, such as who the policy covers.

This check gives you a starting picture, not a complete answer to every insurance question. If a document is missing, note that and request a current copy from the insurer or benefits office. Keep your list and records somewhere secure. A clear inventory makes later conversations easier and helps you compare similar options. Next, you'll make sense of the terms that appear in those documents.

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You've read the free pages. Here's what the rest of this book covers:

3 Insurance Terms, Made Clear

4 Your Seven-Day Starter Plan

5 Compare, Learn, Find Value

6 What You Gain Next

BY THE END OF THIS SHELF, YOU WILL

- ◆ A simple way to review your current coverage
- ◆ Clearer questions for insurers and benefits offices
- ◆ A practical method for comparing coverage and cost
- ◆ More confidence reading policy language
- ◆ Better habits for protecting your household

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Sources for the free pages

Every statistic in this book is numbered and links to the page it came from. Each one was checked word for word against its source in October 2026. Figures can change as sources update. This book is for education and is not personal financial, legal, medical or professional advice.

- 1 **LIMRA and Life Happens**, 2025 Insurance Barometer Study: Life Insurance — Do they have enough? (2025). https://www.limra.com/siteassets/newsroom/liam/2025/2025_facts_about_life_insurance.pdf