

FULL INSURANCE KIT

Protect what you built - without overpaying.

Run a fast coverage check, spot gaps, and get a clean plan for your home, auto, life, landlord, and business insurance.

- Find coverage gaps that cause claim denials.
- Stop overpaying with smarter deductibles + limits.
- Get a simple next-step plan in minutes (no quote required).
- Licensed support for DC, MD, VA (and partners for other states).

<p>1) Run the 2-Minute Coverage + Savings Test See your scorecard and top fixes.</p>	<p>Open Insurance Command Center</p>
<p>2) Book a Strategy Call Confirm coverage, price, and deductible setup.</p>	<p>Book a Strategy Call</p>
<p>3) Complete the Insurance Assessment Get a custom plan and routing.</p>	<p>Start Insurance Assessment</p>

Quick Links	
Website	https://www.thecredlegroup.com
Book Call	https://api.leadconnectorhq.com/widget/bookings/credle-consult
Insurance Assessment	https://api.leadconnectorhq.com/widget/survey/kwp6k4kmu3hauU8HnplJ
Ethos Life	https://agents.ethoslife.com/invite/70d5f
MIM P&C	https://www.insurancemim.com/
Reviews	https://share.google/6aOgRbB3O8cldBa45

Compliance: Planning estimates only. Not a quote, binder, or guarantee of coverage. Eligibility, pricing, and final terms depend on underwriting, carrier guidelines, documentation, loss history, location, vehicle/home details, business operations, and other factors. Life/IUL guidance is educational only, not tax/legal/investment advice.

What's Inside

- 1 Coverage Roadmap (DMV)
- 2 Deductible + Premium Optimizer (worksheets)
- 3 Home + Auto Protection Checklist (gap-proof)
- 4 Business Protection Snapshot (core coverages)
- 5 Life + Legacy Basics (education)
- 6 FAQs + Next Steps + Quick Links

Use this kit before you renew, buy a new home, add a vehicle, start a business, or change tenants. It will help you avoid the 3 killers: underinsurance, bad deductibles, and missing endorsements.

1) Coverage Roadmap (DMV)

A step-by-step path to the right coverage - what to do, what to ask, and how to avoid common claim-denial mistakes.

- Collect your current declarations pages (home/auto/umbrella/business/life).
- Define protection goals: assets, income, family, liability exposure, and risk tolerance.
- Run a gap check: replacement cost, limits, deductibles, exclusions, and missing endorsements.
- Compare apples-to-apples options across carriers (same limits + deductibles).
- Choose a deductible strategy you can pay without stress.
- Add smart layers + store proof, then schedule an annual review (or anytime life/business changes).

When	What to do
Today	Grab declarations pages + loss history (if available).
7-14 days before renewal	Run deductible/limit optimizer + request apples-to-apples comparisons.
Before buying a home	Confirm replacement cost + water backup + umbrella (and verify mortgagee clause).
Before starting a business	Confirm GL + COI needs + cyber exposure + any commercial auto/worker rules.

2) Deductible + Premium Optimizer

Pick deductibles the smart way. Lower deductible = higher premium. Higher deductible = lower premium (but more out-of-pocket). The goal is a deductible you can pay without breaking your life.

Your Out-of-Pocket Guardrails

- Emergency cash you can use within 24 hours (no stress)
- Maximum you would pay after a loss without harming your business/family
- Whether you have multiple risks at once (storm + auto + water)

Deductible Worksheet

Policy	Current Deductible	Current Premium	Target Deductible	Notes / Tradeoffs
Home				
Auto - Collision				
Auto - Comprehensive				
Landlord				
Business (BOP/GL)				

Rule of thumb: raise deductibles only if you can pay them comfortably. For many households, the sweet spot is the highest deductible you can pay without touching long-term investments or causing debt.

3) Home + Auto Protection Checklist

A simple checklist to make sure you are actually protected - replacement cost, liability, umbrellas, water backup, valuables, and the gaps most people miss.

Home / Condo / Renters

<input type="checkbox"/>	Replacement cost is realistic (not just market value)	<input type="checkbox"/>	Liability limits are strong (consider umbrella)
<input type="checkbox"/>	Ordinance or law coverage (older homes)	<input type="checkbox"/>	Valuables scheduled (jewelry, watches, art, equipment)
<input type="checkbox"/>	Water backup / sump overflow endorsement	<input type="checkbox"/>	Roof coverage understood (actual cash value vs replacement)

- Service line coverage (main line to street)
- Loss of use is adequate (temporary housing)

- Flood reviewed (not covered on most home policies)
- Short-term rental or home business disclosed (if applicable)

Auto

- Liability limits fit your assets/income (not state minimum)
- Uninsured/underinsured motorist is strong
- Collision and comprehensive deductibles match your guardrails
- Rental reimbursement and roadside (if you rely on your vehicle)

- Rideshare or business use disclosed (if applicable)
- Gap/loan payoff reviewed (newer cars)
- Medical payments/PIP fits your state and needs
- All drivers and garaging address accurate

Umbrella (Highly Recommended for many owners)

Umbrella coverage adds an extra liability layer over home and auto. It is often the cheapest way to protect what you built when you have assets, rentals, or a business.

4) Business Protection Snapshot

A fast guide to core coverages most businesses need and what triggers them. This is educational - exact needs depend on your operations.

Coverage	What it protects	Triggers / notes
General Liability (GL)	Bodily injury and property damage claims	Slip/fall, property damage, lawsuits
BOP / Property	Equipment, contents, and sometimes business income	Fire, theft, some water events
Professional Liability (E&O)	Errors in advice/services	Contracts, client disputes
Workers Comp	Employee work injuries	Often required if you have employees
Commercial Auto	Vehicles used for business	Business use, employees driving
Cyber	Data breaches, ransomware, phishing	Customer data, online payments

Umbrella	Extra liability layer	Stacked protection for big claims
----------	-----------------------	-----------------------------------

Business Documents Checklist

- | | |
|--|---|
| <input type="checkbox"/> Legal business name and address (and any DBA) | <input type="checkbox"/> Lease requirements (COI wording, additional insured) |
| <input type="checkbox"/> EIN and entity type (LLC, S-Corp, etc) | <input type="checkbox"/> Vehicles used for business (VINs) |
| <input type="checkbox"/> Revenue estimate and payroll estimate | <input type="checkbox"/> Services offered + contracts (for E&O needs) |

5) Life + Legacy Basics (Education)

Term vs permanent, income protection logic, beneficiary mistakes to avoid, and how life coverage fits into legacy planning. Educational only - consult your licensed advisor and tax/legal professionals.

Quick Clarity

- Term insurance is often best for income replacement during working years.
- Permanent insurance may be used for legacy, estate liquidity, or certain long-term strategies (varies).
- Beneficiaries must be correct and updated (marriage, kids, divorce, trusts).
- Business owners may need key-person coverage and buy-sell planning.
- Disability coverage is income insurance - often overlooked.

Common Mistakes to Avoid

- | | |
|--|---|
| <input type="checkbox"/> Naming minors as direct beneficiaries without a plan | <input type="checkbox"/> Relying on employer coverage only |
| <input type="checkbox"/> No contingent beneficiary | <input type="checkbox"/> No documentation for where policies are stored |
| <input type="checkbox"/> Coverage amount not tied to real obligations (mortgage, kids, business) | <input type="checkbox"/> |

FAQs + Next Steps

Do I need an umbrella policy?

If you have assets, rentals, teenage drivers, a business, or high income, an umbrella is often the best low-cost layer of protection.

Why did my premium go up?

Premiums can change due to market loss trends, inflation in repair costs, claim history, credit-based factors (where allowed), and carrier rate filings.

Can you match or beat my current price?

In many cases we can match or beat price, improve coverage, or improve claim support - but the right move depends on your limits, deductibles, and risk profile.

Do you need my SSN or sensitive info to start?

No. Start with dec pages and basic details. We can run a gap review and propose a plan before any formal quoting.

<p>Ready to get started? Choose your next step below.</p>	
<p>Book a Strategy Call</p>	<p>https://api.leadconnectorhq.com/widget/bookings/credle-consult</p>
<p>Run Insurance Assessment</p>	<p>https://api.leadconnectorhq.com/widget/survey/kwp6k4kmu3hauU8HnplJ</p>
<p>Ethos Life (Pre-Approval)</p>	<p>https://agents.ethoslife.com/invite/70d5f</p>
<p>MIM P&C (Carrier Site)</p>	<p>https://www.insurancemim.com/</p>
<p>Leave a Google Review</p>	<p>https://share.google/6aOgRbB3O8cldBa45</p>

Note: We do not provide legal or tax advice. Coverage guidance is educational; your final policy terms are determined by underwriting and carrier guidelines.