



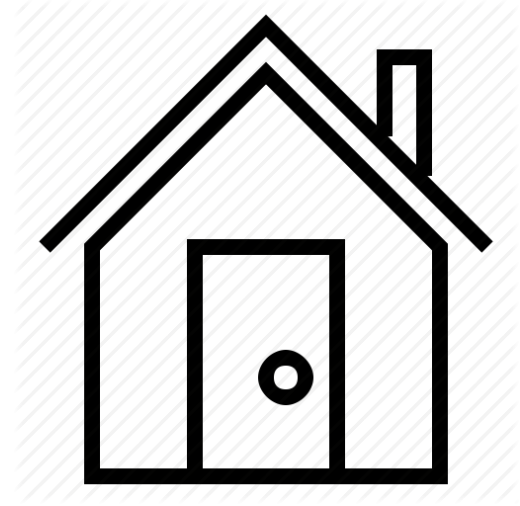
STOP IN, CALL OR EMAIL US FOR A FREE QUOTE

304 W 31st St Chicago, IL 60616

(773)940-1720

Stef@ccinsurance.net

Home Insurance



Your home is the center of your daily life, and likely your most valuable asset. Whether you own or rent, insuring the place you call home can help protect you financially if you suffer a loss due to fire, theft, vandalism, or other covered events. It will also cover you in the event someone is injured while on your property and wins a legal judgement against you.

Coverage & Payment Structure

The right home insurance policy can provide you peace of mind as well as the money you need to repair or replace your home and/or belongings. Home insurance policies are available for all types of homes – house, apartment, or condominium.

Homeowner policies differ by which losses are covered, which coverages you select, and what type of residence you own. You choose which policy is best for you, whether it's a comprehensive policy that covers losses such as fire, hail, smoke, falling objects, vandalism and theft of personal property, or whether it's a policy that covers only specified losses.

Higher deductibles usually lower your premium price by shifting part of the loss payment to you. For example, if you have a \$500 deductible, you would be responsible for paying the first \$500 of the covered loss.

C&C Insurance Solutions is here to help you find the right homeowners policy that will provide you the most valuable combination of tailored coverage, quality service, and fair pricing. Whether you're a home or condo owner, a renter, or a landlord, we will work with you to find a home insurance policy that meets your needs. We specialize in making it easy to choose the insurance coverage that gives you the best value at an affordable price.

Auto Insurance



What is auto insurance?

Auto insurance protects you against financial loss if you are involved in an accident. It is a contract between you and the insurance company in which you agree to pay the premiums and the insurance company agrees to pay your losses as defined in your policy.

Auto Insurance Coverage

Auto insurance provides *property*, *liability* and *medical* coverage.

- *Property* coverage pays for damage or theft to your car.
- *Liability* coverage pays for your legal responsibility to others for bodily injury or property damage.
- *Medical* coverage pays for the cost of treating injuries, rehabilitation and at times lost wages and funeral expenses.

An auto insurance policy is comprised of six types of coverage. Most states require you to purchase some, but not all, of these coverages. If you're financing a car, your lender may also have specific requirements. To keep premiums low, you may want to have a higher deductible and be willing to pay more for repairs. Most auto policies are six (6) months or 1 year in duration. Your insurance company will notify you when it is time to renew your policy, discuss your options, and to pay your premium.

Why do you need auto insurance?

You must protect yourself! If you're in an accident or your car is stolen, it costs money, often a lot of money, to fix or replace it. If you or any passengers are injured in an accident, medical costs can be extremely expensive. If you or your car is responsible for damage or injury to others, you may be sued for much more than you're worth. Not only is having insurance a prudent financial decision, many states require you to have at least some coverage.

Life Insurance



Choosing a life insurance plan is no easy task as the type of coverage that's right for you depends on your unique circumstances and financial goals.

There are several kinds of life insurance, however they can be categorized into two types: *term* and *permanent* (whole) life insurance. ***Term life insurance*** is designed to meet your temporary needs. It provides protection for a specific period of time ("the term") and generally pays a benefit only if you pass away during the term. This type of insurance is commonly selected when you are in need of coverage for a specific amount of time. For instance, you may decide that you only need coverage until your children graduate from college or a particular debt is paid in full, such as your mortgage.

In contrast, ***permanent (whole)life insurance*** provides lifelong protection. As long as you pay the premiums, and no loans, withdrawals or surrenders are taken, the full face amount will be paid at the time of death. Because it is designed to last a lifetime, permanent insurance accumulates cash value and is priced for you to keep over a long period of time.

The best way to decide the amount and type of life insurance that makes sense for your particular situation is to meet with a qualified and licensed life insurance professional for a life insurance needs analysis.