

THE HOME FRONT

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Auto Insurance: The Limits That Actually Protect Your Family

State Minimums Are a Legal Formality — Not Protection. Here's What the Numbers Mean.

August road trips, teen drivers with summer jobs, and school traffic around the corner — a good month to decode the numbers on your auto policy.

Most families carry the limits their first agent quoted years ago. This month: what those numbers mean, and which ones quietly matter most.

Liability: The Numbers That Guard Your Paycheck

Liability limits like 100/300/100 mean \$100K per injured person, \$300K per accident, \$100K property damage. Missouri's minimum (25/50/25) doesn't survive contact with one serious injury or one totaled SUV — and when damages exceed your limits, YOUR assets and future wages are the target. For most families, 100/300 is the working floor and 250/500 is better; the premium difference is usually modest because serious claims are rare. Liability is the one coverage you buy for the worst day, not the average one.

Uninsured and Underinsured Motorist: Coverage for Everyone Else's Bad Decisions

A meaningful share of drivers on Missouri and Kansas roads carry no insurance or bare minimums. Uninsured/underinsured motorist (UM/UIM) coverage pays YOUR family's injuries when the at-fault driver can't — it is, bluntly, the coverage most likely to protect the people in your own car. Match your UM/UIM limits to your liability limits; buying 250/500 liability to protect strangers while carrying 25/50 UM for your own children is exactly backwards, and it's how most policies are quietly built.

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WHY WORK WITH JAY

- 46+ years serving Kansas City families
- Licensed in Missouri & Kansas
- Access to 50+ carriers — I shop for you
- Independent — advice, not a sales pitch
- One call for home, auto, umbrella & more

DID YOU KNOW?

- Hail makes comprehensive coverage one of the most-used coverages in the Kansas City metro.
- Medical payments coverage pays your passengers' minor injuries regardless of fault — a cheap add worth having.
- Roughly one in eight drivers nationally is estimated to be uninsured.

FREE COVERAGE GAP ANALYSIS

Most home and auto policies I review have at least one gap — a roof paid at depreciated value, liability limits too low for what the family owns, or no water backup coverage. Send me your dec pages and I'll give you a straight, no-obligation second opinion.

PRO TIP

PRO TIP FROM JAY:

Pull your auto ID card and dec page and read your UM/UIM limits out loud. If they're lower than your liability limits, call me — matching them usually costs surprisingly little, and it's your own family the change protects.

Deductibles, Full Coverage, and Older Cars

'Full coverage' just means liability plus comprehensive (theft, hail, deer) and collision. Choose deductibles you could genuinely pay tomorrow — raising them saves premium, but only if the number wouldn't wreck your month. On older cars, weigh the vehicle's value against the cost of collision coverage; there's a point where it stops earning its keep. But never trim liability or UM/UIM to save money — that's cutting the protection that guards your income to save the price of a streaming subscription.

CLIENT WIN SPOTLIGHT

A client's daughter was seriously injured by a driver carrying state-minimum limits. Because we'd raised the family's UIM to 250/500 two years earlier — a \$9/month change — her medical bills and recovery were fully covered instead of capped at the other driver's \$25,000.

RECIPE OF THE MONTH: FRESH PEACH COBBLER

Toss 6 sliced peaches with 1/2 cup sugar, cinnamon, and a squeeze of lemon. Top with biscuit dough, sprinkle with coarse sugar, bake 40 min at 375°F until bubbling. Serve warm with vanilla ice cream.

FREE HOME SAFETY & DISASTER PREP CHECKLIST

Ask about my complimentary Home Safety & Disaster Preparedness Checklist — severe weather planning, home inventory templates, fire prevention, and a what-to-do-after-a-claim guide built for Missouri and Kansas families. Free to clients and prospects — just call or email.

YOUR FAMILY DESERVES MORE THAN AN 800 NUMBER

Send me a photo of your auto dec page. I'll translate every number into plain English and tell you honestly whether you're protected or just legal.

Call or text Jay today: 816-384-7738 | jay@insure247.com | insure247.com