



***Anthem Financial Club***

# **DISCLAIMER**



**We Are A “For Information Only” Club**



**Your Investment Decisions Are Your Own!**



**John Michel is NOT a Financial Advisor**

**All Participating in the Financial Club’s Discussion Groups are  
Required to be paid members of the Financial Club**

# Homeowners/Renters Insurance

# Homeowners/Renters Insurance

If you already have a [homeowners policy](#), make sure it includes this fancy thing called extended dwelling coverage. This kind of coverage adds an extra layer of protection above and beyond your policy limits.

Here's the thing with extended dwelling coverage: The insurance company will replace or rebuild your property even if the cost goes over your policy's coverage. But there's a limit to how much they'll pay out—usually 20–25% above the amount you're insured for unless you opt for more coverage. Remember, the higher your home's value, the higher the need for extended dwelling coverage.

When it comes to homeowners insurance, it's always a good idea to check with your agent to know what your policy covers and what it *doesn't*. You don't want any surprises. Here's some extras you might need to add:

- **Flood insurance.** Most homeowners don't know that [flood insurance](#) doesn't come with their regular policies. And flood insurance is also different than water backup protection. Is that all clear as mud? An agent can help you make sense of it all.
- **Earthquake coverage.** Depending on where you live in the country, [earthquake coverage](#) might not be included in your homeowners coverage. If you live in a place where earthquakes are known to shake things up, you might want to tack it on to your policy.

# **The Insurance Companies Prevail: Everything they can think of is insured**

1. Exterior Water Service Line
2. Exterior Sewer/Septic Line
3. Interior Plumbing and Drainage System
4. Heating System
5. Water Heater Repair and Replacement
6. Gas Line Plus
7. Exterior Electrical Line
8. Interior Electrical Line
9. Exterior Pipe
10. Home Plumbing and Drainage
11. Complete Plumbing
12. Heating and Cooling
13. Home Comfort Plan
14. Interior Protection
15. Premium Home Protection
16. Earthquake Insurance
17. Flood Insurance
18. Umbrella Policy
19. Home Warranty Policy
20. Jewelry Policy





# Exterior Sewer/Septic Line Coverage



## What's covered

- ✓ Locating the blockage or collapse
- ✓ Excavation to expose pipe
- ✓ Pipe replacement or repair
- ✓ Repair or replacement of seals and joints
- ✓ Unblocking
- ✓ Fitting external valves
- ✓ Fusing
- ✓ Welding
- ✓ Pipe cutting
- ✓ Backfilling of areas disturbed by repairs

The price tag for replacing a sewer/septic line averages \$5,054.\* *\*National average repair costs as of March 2018.*

Contact Us

(844) 257-8795

[service@slwofa.com](mailto:service@slwofa.com)





## Exterior Sewer/Septic Line Coverage

Let Exterior Sewer/Septic Line Coverage help protect you from expensive repairs to the line that carries waste away from your home.

[Learn more](#)



### This Plan Includes

- ✓ Unlimited annual benefit amount
- ✓ Unlimited service calls (Unlimited per call)
- ✓ 30-day wait period with a money-back guarantee
- ✓ One-year guarantee on all covered repairs

See eligibility requirements, exclusions, and other terms

\$5.58/mo.

Add To Cart



## Interior Plumbing and Drainage

The plumbing and drainage inside your home could fail without warning due to leaking or broken water supply pipes or clogged drain lines—leaving you to have to deal with the cost of a repair.

[Learn more](#)



### This Plan Includes

- ✓ Unlimited annual benefit amount
- ✓ Unlimited service calls (\$3,000 per call)
- ✓ 30-day wait period with a money-back guarantee
- ✓ One-year guarantee on all covered repairs

See eligibility requirements, exclusions, and other terms

\$9.49/mo.

Add To Cart



## Water Heater Repair and Replacement Plan

Problems with your water heater can be a major inconvenience. Stay in hot water with a home service plan and get protection help from the high cost of repairs.

[Learn more](#)



### This Plan Includes

- ✓ \$1,000 annual benefit amount
- ✓ Multiple service calls up to annual benefit
- ✓ 30-day wait period with a money-back guarantee
- ✓ 90-day wait applies for water heater replacement
- ✓ One-year guarantee on all covered repairs

See eligibility requirements, exclusions, and other terms

\$7.99/mo.

## Contact us

For support, call:

1-833-521-0207



### Exterior Water Service Line Coverage

☐ Compare

**\$7.95** PER MONTH

Add To Cart

[Terms & Conditions](#)



#### This Plan Includes

- ✓ Exterior Water Service Line
- ✓ Exterior Water Service Line Restoration
- ✓ 30-day wait period with a money-back guarantee
- ✓ One-year guarantee on all covered repairs

#### Annual Benefit Amount:

- ✓ \$7,000 maximum benefit amount

#### Annual Service Calls:

- ✓ Multiple service calls up to annual benefit



### Exterior Sewer/Septic Line Coverage

☐ Compare

**\$12.98** PER MONTH

Add To Cart

[Terms & Conditions](#)



#### This Plan Includes

- ✓ Exterior Sewer/Septic Line
- ✓ Exterior Sewer/Septic Line Restoration
- ✓ 30-day wait period with a money-back guarantee
- ✓ One-year guarantee on all covered repairs

#### Annual Benefit Amount:

- ✓ \$10,000 maximum benefit amount

#### Annual Service Calls:

- ✓ Multiple service calls up to annual benefit



### Interior Plumbing and Drainage System Coverage

☐ Compare

**\$18.99** PER MONTH

Add To Cart

[Terms & Conditions](#)



#### This Plan Includes

- ✓ Interior Plumbing
- ✓ Interior Drainage
- ✓ 30-day wait period with a money-back guarantee
- ✓ One-year guarantee on all covered repairs

#### Annual Benefit Amount:

- ✓ \$3,000 maximum benefit amount

#### Annual Service Calls:

- ✓ 2 calls / \$1,500 per call

[Learn More](#)

[Back to Top](#)



Contact us

For support, call:  
1-833-521-0207



Heating System Coverage

☐ Compare

\$12.99 PER MONTH

Add To Cart

[Terms & Conditions](#)



This Plan Includes

- ✓ Heating System
- ✓ 30-day wait period with a money-back guarantee
- ✓ One-year guarantee on all covered repairs

Annual Benefit Amount:

- ✓ \$1,750 maximum benefit amount

Annual Service Calls:

- ✓ Multiple service calls up to annual benefit



Learn More

See eligibility requirements,



Water Heater Repair and Replacement

☐ Compare

\$12.99 PER MONTH

Add To Cart

[Terms & Conditions](#)



This Plan Includes

- ✓ Water Heater Replacement
- ✓ Water Heater Repair
- ✓ 30-day wait period with a money-back guarantee
- ✓ 90-day wait period for water heater replacement
- ✓ One-year guarantee on all covered repairs

Annual Benefit Amount:

- ✓ \$1,500 maximum benefit amount

Annual Service Calls:

- ✓ Multiple service calls up to annual benefit



Cooling System Coverage

☐ Compare

\$12.99 PER MONTH

Add To Cart

[Terms & Conditions](#)



This Plan Includes

- ✓ Cooling System
- ✓ 30-day wait period with a money-back guarantee
- ✓ One-year guarantee on all covered repairs

Annual Benefit Amount:

- ✓ \$1,750 maximum benefit amount

Annual Service Calls:

- ✓ Multiple service calls up to annual benefit

Learn More

See eligibility requirements,

Back to Top



### Water Heater Repair

☐ Compare

\$**9.49** PER MONTH

Add To Cart

[Terms & Conditions](#)



This Plan Includes

- ✓ Water Heater Repair
- ✓ 30-day wait period with a money-back guarantee
- ✓ One-year guarantee on all covered repairs

#### Annual Benefit Amount:

- ✓ \$850 maximum benefit amount

#### Annual Service Calls:

- ✓ Multiple service calls up to annual benefit



[Learn More](#)



### Gas Line Plus

☐ Compare

\$**6.49** PER MONTH

Add To Cart

[Terms & Conditions](#)



This Plan Includes

- ✓ Interior Gas Line
- ✓ Interior Gas Restoration
- ✓ Exterior Gas Line
- ✓ Exterior Gas Line Restoration
- ✓ 30-day wait period with a money-back guarantee
- ✓ One-year guarantee on all covered repairs

#### Annual Benefit Amount:

- ✓ \$8,000 maximum benefit amount

#### Annual Service Calls:

- ✓ Multiple service calls up to annual



### Exterior Electrical Line Coverage

☐ Compare

\$**5.49** PER MONTH

Add To Cart

[Terms & Conditions](#)



This Plan Includes

- ✓ Exterior Electrical Line
- ✓ 30-day wait period with a money-back guarantee
- ✓ One-year guarantee on all covered repairs

#### Annual Benefit Amount:

- ✓ \$5,000 maximum benefit amount

#### Annual Service Calls:

- ✓ Multiple service calls up to annual benefit



[Back to Top](#)

[Learn More](#)

Contact us

For support, call:  
1-833-521-0207

### Interior Electrical Line Coverage

☐ Compare

\$ **11.99** PER MONTH

Add To Cart

[Terms & Conditions](#)



This Plan Includes

- ✓ Interior Electrical Line
- ✓ 30-day wait period with a money-back guarantee
- ✓ One-year guarantee on all covered repairs

#### Annual Benefit Amount:

- ✓ \$2,500 maximum benefit amount

#### Annual Service Calls:

- ✓ Multiple service calls up to annual benefit



[Learn More](#)

See eligibility requirements, exclusions, and other items

### Exterior Pipe Plan

☐ Compare

20% off your first year

\$ **12.79** PER MONTH

~~\$ **15.99**~~ PER MONTH

Add To Cart

[Terms & Conditions](#)



This Plan Includes

- ✓ Exterior Water Service Line
- ✓ Exterior Water Service Line Restoration
- ✓ Exterior Sewer/Septic Line
- ✓ Exterior Sewer/Septic Line Restoration
- ✓ 30-day wait period with a money-back guarantee
- ✓ One-year guarantee on all covered repairs

#### Annual Benefit Amount:

- ✓ \$10,000 maximum benefit amount

### Home Plumbing and Drainage Coverage

☐ Compare

\$ **21.98** PER MONTH

Add To Cart

[Terms & Conditions](#)



This Plan Includes

- ✓ Exterior Sewer/Septic Line
- ✓ Interior Plumbing
- ✓ Interior Drainage
- ✓ Drain Cleaning
- ✓ 30-day wait period with a money-back guarantee
- ✓ One-year guarantee on all covered repairs

#### Annual Benefit Amount:

- ✓ \$12,000 maximum benefit amount
- ✓ Exterior Sewer/Septic Line: \$7,000
- ✓ Interior Plumbing: \$5,000

#### Annual Service Calls:



[Back to Top](#)

Contact us

For support, call:  
1-833-521-0207

Complete Plumbing Plan

☐ Compare

20% off your first year

\$ **33.59** PER MONTH

~~\$ **41.99**~~ PER MONTH

Add To Cart

[Terms & Conditions](#)



This Plan Includes

- ✓ Exterior Water Service Line
- ✓ Exterior Sewer/Septic Line
- ✓ Exterior Sewer/Septic Line Restoration
- ✓ Interior Plumbing
- ✓ Interior Drainage
- ✓ Drain Cleaning
- ✓ Interior Gas Line
- ✓ Exterior Gas Line
- ✓ Water Heater Repair
- ✓ 30-day wait period with a money-back guarantee

Heating and Cooling Plan

☐ Compare

20% off your first year

\$ **15.99** PER MONTH

~~\$ **19.99**~~ PER MONTH

Add To Cart

[Terms & Conditions](#)



This Plan Includes

- ✓ Cooling System
  - ✓ Heating System
  - ✓ 30-day wait period with a money-back guarantee
  - ✓ One-year guarantee on all covered repairs
- Annual Benefit Amount:**
- ✓ \$10,000 maximum benefit amount
- Annual Service Calls:**
- ✓ Multiple service calls up to annual benefit

Home Comfort Plan

☐ Compare

20% off your first year

\$ **23.99** PER MONTH

~~\$ **29.99**~~ PER MONTH

Add To Cart

[Terms & Conditions](#)



This Plan Includes

- ✓ Interior Gas Line
- ✓ Exterior Gas Line
- ✓ Cooling System
- ✓ Heating System
- ✓ Water Heater Repair
- ✓ 30-day wait period with a money-back guarantee
- ✓ 90-day wait period for water heater replacement
- ✓ One-year guarantee on all covered repairs

**Annual Benefit Amount:**



Back to Top

- ✓ One-year guarantee on all covered repairs

### Annual Benefit Amount:

- ✓ \$10,000 maximum benefit amount
- ✓ Interior Plumbing: \$2,500
- ✓ Exterior Gas Line: \$2,500
- ✓ Interior Electrical Line: \$2,500
- ✓ Cooling System: \$2,500
- ✓ Heating System: \$2,500
- ✓ Water Heater Repair: \$2,500

### Annual Service Calls:

- ✓ Interior Plumbing: Multiple service calls up to annual benefit
- ✓ Exterior Gas Line: Multiple service calls up to annual benefit
- ✓ Interior Electrical Line: Multiple service calls up to annual benefit
- ✓ Cooling System: Multiple service calls up to annual benefit
- ✓ Heating System: Multiple service calls up to annual benefit
- ✓ Water Heater Repair: Multiple

### Interior Protection Plan

☐ Compare

20% off your first year

\$ **44.79** PER MONTH

\$ ~~55.99~~ PER MONTH

Add To Cart

[Terms & Conditions](#)



This Plan Includes

- ✓ Interior Plumbing
- ✓ Interior Drainage
- ✓ Interior Gas Line
- ✓ Exterior Gas Line
- ✓ Interior Electrical Line
- ✓ Cooling System
- ✓ Heating System
- ✓ Water Heater Repair
- ✓ 30-day wait period with a money-back guarantee
- ✓ 90-day wait period for water heater replacement
- ✓ One-year guarantee on all covered

### Premium Home Protection Plan

☐ Compare

20% off your first year

\$ **55.99** PER MONTH

\$ ~~69.99~~ PER MONTH

Add To Cart

[Terms & Conditions](#)



This Plan Includes

- ✓ Exterior Water Service Line
- ✓ Exterior Sewer/Septic Line
- ✓ Interior Plumbing
- ✓ Interior Drainage
- ✓ Drain Cleaning
- ✓ Interior Gas Line
- ✓ Exterior Gas Line
- ✓ Exterior Electrical Line
- ✓ Interior Electrical Line
- ✓ Cooling System
- ✓ Heating System
- ✓ Water Heater Repair

- ✓ Water Heater Repair
- ✓ 30-day wait period with a money-back guarantee
- ✓ 90-day wait period for water heater replacement
- ✓ One-year guarantee on all covered repairs

### Annual Benefit Amount:

- ✓ \$10,000 maximum benefit amount
- ✓ Exterior Water Service Line: \$2,500
- ✓ Exterior Sewer/Septic Line: \$2,500
- ✓ Interior Plumbing: \$2,500
- ✓ Exterior Gas Line: \$2,500
- ✓ Exterior Electrical Line: \$2,500
- ✓ Interior Electrical Line: \$2,500
- ✓ Cooling System: \$2,500
- ✓ Heating System: \$2,500
- ✓ Water Heater Repair: \$2,500

### Annual Service Calls:

- ✓ Exterior Water Service Line: Multiple service calls up to annual benefit
- ✓ Exterior Sewer/Septic Line: Multiple service calls up to annual benefit
- ✓ Interior Plumbing: Multiple service calls up to annual benefit



# EARTHQUAKE INSURANCE

## CLOSING THE INSURANCE GAP

### LANDSCAPE TODAY

1.

Traditional earthquake insurance covers damage caused by an earthquake by indemnifying pure loss.

2.

Parametric insurance is a relatively new approach that insures policyholders against specific events by using a model to calculate the actual damage inflicted. Payments are triggered if set parameters agreed on in the contract are met and verified by a third party.

3.

Standard homeowners insurance does not cover damage resulting from land movement or landslides.

4.

Most insurance companies stopped insuring earthquake policies in the 1990s due to projections that hinted that a major earthquake could make them insolvent.

5.

Most potential insurance buyers, if impacted by an earthquake, would experience damage that does not exceed their deductibles, making insurance's high rates unaffordable.

## Typical Earthquake Policy covers:

### COVERS:



### REPAIRS

to your home and attached structures.



### PERSONAL BELONGINGS

such as furniture and clothes.



### ADDITIONAL LIVING EXPENSES

for when your home is uninhabitable  
when an earthquake hits.

### DOES NOT COVER:



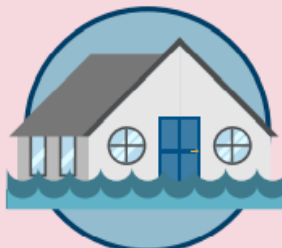
### FIRES

caused by earthquakes.\*



### VEHICLE DAMAGE

Comprehension auto insurance is required  
to cover this.



### FLOODS

Flood insurance is needed, even if the flood is  
caused by an earthquake.



### SINKHOLES

Coverage can be added to your homeowner  
insurance or through separate coverage.  
Check first though - certain states mandate  
insurers offer sinkhole insurance.



### MASONRY VENEER

such as brick stone or rock used for your  
home's veneer.

## DID YOU KNOW?

\$250K

MAXIMUM  
SMALL BUSINESS  
ADMINISTRATION  
LOAN AMOUNT



\$5K

AVERAGE  
FEMA INDIVIDUAL  
ASSISTANCE  
PAYOUT

# AAA Earthquake Insurance

**Quoted Cost on top of a Homeowners Policy is \$228 with \$1000 deductible**

USAA cost \$287 with 10% deductible

## What does earthquake insurance cover?

### Repairs to Your Home & Attached Structures

Usually covers fixing cracks in the walls and ceilings, as well as damage to the foundation of your home or garage.

### Personal Belongings

Typically covers the cost to recover or replace items such as damaged furnishings and clothing.

### Extra Living Expenses

Can cover some expenses—such as hotel bills—if you need to vacate your home.

# Flood Insurance

USAA Quote for  
\$250,000 replacement  
And \$1250 deductible:  
\$368

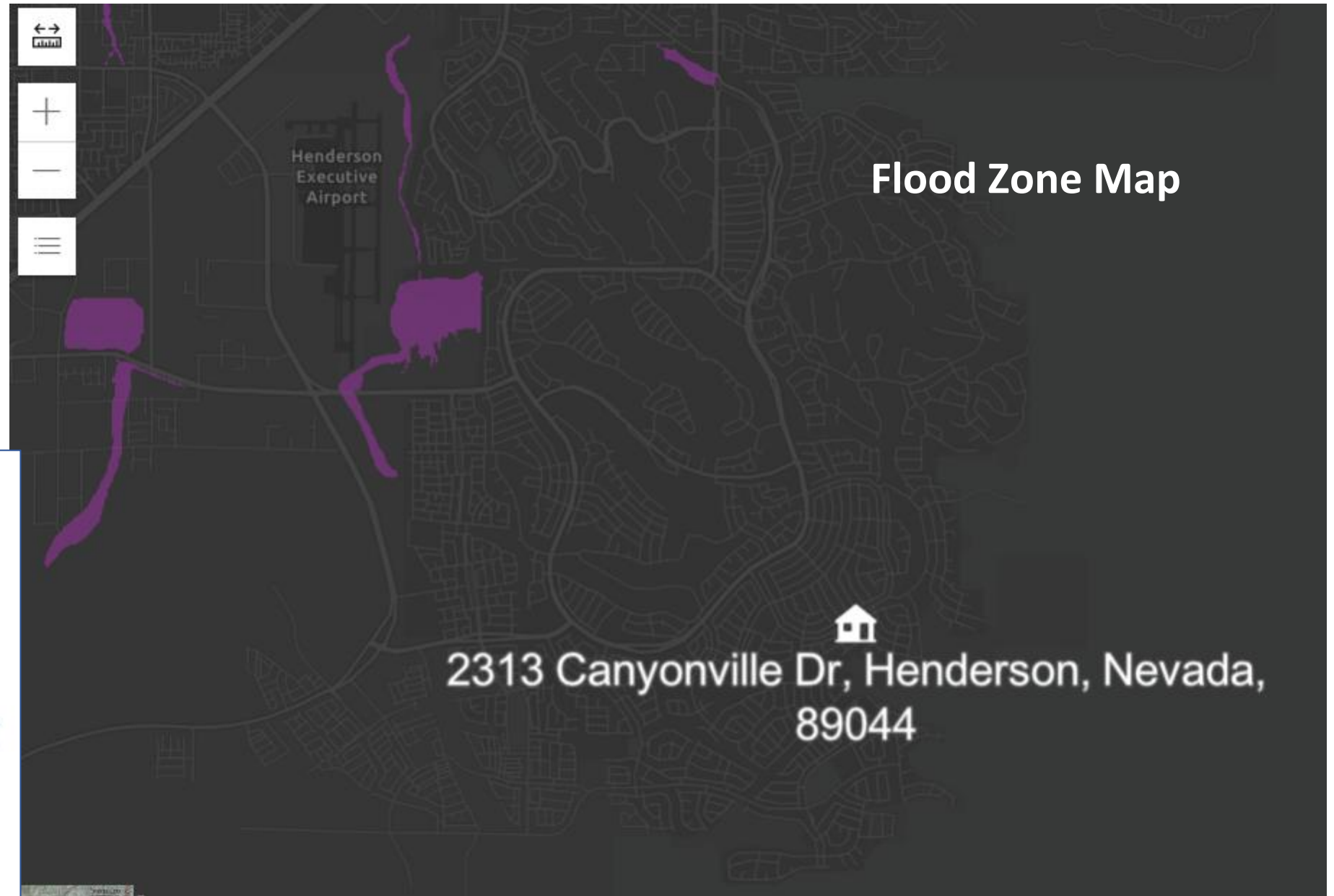


FloodPrice.com

Total Annual Cost

\$209.90

Deductible: \$1,000



# What does an umbrella policy cover?

Our umbrella policy helps cover excess liability for you, your spouse and other financial dependents. Here are some examples where umbrella coverage could help protect your assets and wages.



## Accidents at home

Someone slips and falls on your property, causing severe injuries and medical costs totaling \$500,000. Your homeowners policy might not be enough to cover those bills.



## Accidents with a vehicle

The young driver in your family makes a left turn across traffic and causes a collision. Your auto policy might not be enough to cover the injuries.



## Accidents at your rental property

An electrical fire results in a tenant's death. The family sues you for \$1 million. Your rental property policy might not be enough to cover their pain and suffering. Learn about [rental property insurance, or landlord insurance](#).



## Accidents with your dog

An older neighbor is visiting, and your excited dog knocks him over. Your neighbor breaks his hip in the fall. Your homeowners insurance might not cover the total cost of the injury.



## Best Home Warranty Companies 2023

Looking to protect your home & appliances from costly repairs or replacements? We've vetted and compared dozens of the best home warranty companies and analyzed thousands of home warranty reviews and we only recommend those we would trust with our own homes.

### OUR TOP CHOICE



844-219-2336

### BEST SERVICE



877-207-8164

### BEST VALUE



866-488-5944



OUR RATING **9.9**



[Read Review](#)

### Choice Home Warranty



Over 160 people chose this site today

- ✓ Sale - \$50 Off + 1 month free!
- ✓ Does not deny coverage based on age of systems/appliances
- ✓ Reliable and fast local technicians
- ✓ 24/7 claims hotline

[View Choice Home Warranty Deals >](#)

📞 844-219-2336

[VIEW PLAN →](#)



OUR RATING **9.1**



[Read Review](#)

### American Home Shield

- ✓ \$50 off home warranty plans
- ✓ Over \$2 billion paid out in claims in the past 5 years
- ✓ Professional network of over 17,000 contractors
- ✓ Over 1.8M members
- ✓ Over 45 years of experience

[View American Home Shield Deals >](#)

📞 866-488-5944

[VIEW PLAN →](#)



OUR RATING **8.5**



[Read Review](#)

### Liberty Home Guard

- ✓ \$200 Off + 2 months free + free roof leak coverage
- ✓ BBB's only A+ accredited home warranty company
- ✓ Starting at \$1/day with no commitment
- ✓ 24/7 claims support + dedicated account management

📞 866-298-5902

[VIEW PLAN →](#)

# Factors to consider before buying a warranty



## Availability

First, you'll want to make sure the companies you speak with offer coverage in your state or zip code. Unfortunately, not all plans offer coverage nationwide. If you want immediate reliable coverage, be sure to check customer service hours and confirm if there is a waiting period before your coverage begins.

## Appliance & System Age

Start by comparing coverage options for the systems and appliances in your home that you can't live without. It is also helpful to consider the age of the items in your home as older appliances and systems are more likely to need repair or replacement. As you consider home warranty providers, make sure they offer coverage for these most essential and older items in your home or property.

## Plan Options & Add-Ons

If you're only interested in protecting a few or specific appliances, look for a customizable option so you can only pay for coverage that's worth the cost for you. Also, consider if there are extra things that you need to be covered such as a pool or spa or roof coverage. When you speak with an agent, make sure to confirm you get all of the coverage you need without paying for the things you don't.

# Get Your Free Jewelry Insurance Quote

Already have a quote? [Retrieve your saved quote or application](#)

## 3. Choose Your Deductible

[What is a deductible?](#)   [What is a premium?](#)

• **Ring** valued at \$5,000.00 ⓧ

<div><div>\$0.00</div><div>✓</div><div>DEDUCTIBLE</div><div>\$75.00</div><div>12 MONTH PREMIUM</div><div>SELECTED</div></div>	<div><div>\$100.00</div><div>DEDUCTIBLE</div><div>\$70.00</div><div>12 MONTH PREMIUM</div><div>SELECT</div></div>	<div><div>\$250.00</div><div>DEDUCTIBLE</div><div>\$68.00</div><div>12 MONTH PREMIUM</div><div>SELECT</div></div>	<div><div>\$500.00</div><div>DEDUCTIBLE</div><div>\$65.00</div><div>12 MONTH PREMIUM</div><div>SELECT</div></div>
---	---	---	---

▼ [Show All Deductibles](#)

Your Summary Total: \$75.00  
per 12 mo