

# CROSS INSURANCE RESOURCE LIBRARY

## (IMMS Resources)



**You buy Personal and Commercial Insurance, along with Employee Benefits and Financial Products and Services because you want to be protected in case anything bad happens, along with enhancing your complete financial situation. Give us a call and we can provide sound advice in any of these areas, or do your research right here in our *IMMS Newsletter Resource Library*:**

### **Home and Family: *Life changes.***

Whether you're starting out, settling down, or retired, protecting what's important - that's what matters most. As your life changes, your insurance needs change, and you need to adapt to these changes if you want to be protected.

Learn about:

- [State Minimum AUTO LIABILITY - Is it Enough?](#)
- [The Better Your CREDIT, the Lower Your AUTO PREMIUMS](#)
- [Why it Makes Sense to Report Every CLAIM](#)
- [Important Response Tips for After and Accident \(CLAIMS\)](#)
- [The CLUE Report: Don't Be Left Clueless When Insuring Your Home](#)
- [Understanding Your CONDO Insurance](#)
- [Think Again if You Believe CONDO OWNERS Don't Need Insurance](#)
- [What Are the Necessary COVERAGE LIMITS for Auto and Homeowner's Insurance?](#)
- [Homeowners Insurance: DEDUCTIBLES DEMYSTIFIED](#)
- [Why EARTHQUAKE Insurance is Important Everywhere](#)
- [Computer Learning Month: Protect Your ELECTRONICS From Theft](#)
- [Insurance Might Not Cover FAULTY WORK](#)
- [Think You Don't Need FLOOD Insurance? Think again!](#)
- [Use Technology to Make a HOME INVENTORY](#)
- [Keeping Your IDENTITY Safe](#)
- [Homeowners Policies and JEWELRY](#)
- [Homeowners Insurance and LAWSUITS](#)
- [Don't Make These Costly Insurance MISTAKES](#)
- [The Impact of MOVING VIOLATIONS and Drivers License Points](#)
- [Update Insurance Policies When MOVING](#)

- [ONLINE Insurance as Opposed to an Insurance Agency: What's the Difference?](#)
- [How Much is Your PERSONAL PROPERTY Really Worth?](#)
- [Does Your Home Insurance Cover Your POOL?](#)
- [Deciding on SEPARATE RENTAL CAR COVERAGE](#)
- [RENTER'S Insurance: A Small Price to Pay](#)
- [Protect the Contents of Your Apartment with RENTER'S INSURANCE](#)
- [Homeowners Insurance and SOCIAL GATHERINGS](#)
- [Consider These Factors Regarding UMBRELLA Insurance](#)
- [Deciding on UMBRELLA Coverage Amounts](#)
- [Purchase an UMBRELLA for a Rainy Day](#)

## **Recreation**

These days, investing in a leisure boat, motorcycle, snowmobile or ATV is equivalent to owning an automobile. At Cross Insurance, we can design personal insurance coverage choices for you that will protect you (and your wallet) against the liability and risks associated with owning a boat or recreational vehicle.

Which recreational vehicles do you need protection for?

- [Stay Afloat With Proper BOATER'S Insurance](#)
- [Insure Your BOAT In And Out of Water](#)
- [MOTORCYCLE Insurance - Separate Policy or Endorsement](#)
- [Reduce the Cost of MOTORCYCLE Insurance](#)
- [Do You Have the RV Insurance You Need?](#)

## **Businesses**

You buy insurance for your business because you want to be protected in case anything bad happens. At Cross Insurance, we provide sound advice about a wide range of business products, including property, general liability, business interruption income, commercial auto, workers compensation, cyber liability, professional liability and so much more.

What do you need to protect?

- [Get Your Ducks in a Row Before, During and After a Premium AUDIT](#)
- [AUDITS: Make it Easy On Yourself](#)
- [Preparing for Your Workers Comp Premium AUDIT](#)
- [Why an ANNUAL BUSINESS INSURANCE REVIEW is Crucial to Your Evolving Business](#)

- [Don't Ignore BUSINESS FRAUD](#)
- [Why Your Company Needs BUSINESS INTERRUPTION INSURANCE](#)
- [COMMERCIAL AUTO Insurance 101](#)
- [CONTRACTORS Have Choices When it Comes to Insuring Losses](#)
- [Protect Your Business DATA](#)
- [Why Directors and Officers \(D & O\) Coverage is Important](#)
- [Five Steps to Stay in Business AFTER A DISASTER](#)
- [EARTHQUAKE Insurance for Businesses](#)
- [The Importance of EMPLOYMENT PRACTICES LIABILITY INSURANCE](#)
- [EQUIPMENT BREAKDOWN Insurance – A Must-Have Coverage](#)
- [Professional ERRORS AND OMISSIONS](#)
- [Reduce Premiums - Reduce Risk: LOSS CONTROL STRATEGIES](#)
- [OSHA: A Valuable Asset for Small Business Risk Management & Occupational Safety and Health](#)
- [Business Property Insurance - Do You Really Need REPLACEMENT COVERAGE?](#)
- [FBI Identifies Online SCAMS Aimed at Taking Down Your Business](#)
- [Protecting a Business From SEXUAL HARASSMENT LAWSUITS With EPLI Coverage](#)
- [The Use and Misuse of SOCIAL MEDIA - Hiring, Managing and Firing](#)
- [Manage SUB-CONTRACTORS RISK by collecting COI's](#)
- [What is Pay as You Go WORKERS COMPENSATION?](#)
- [WORKERS COMPENSATION Experience Rating](#)