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learn what insurance coverage specifically refers to how it works and what typical coverage limits exclusions and options are insurance coverage refers to the amount of risk or liability that is covered for an individual or entity by way of insurance services the most common types of insurance coverage include auto while some are exhilarating others are devastating emotionally and financially like a car accident or a kitchen fire that s why there are many types of insurance to help after unexpected getty images key points the most important types of insurance are auto home renters umbrella health long term care disability and life assessing your personal car insurance coverage what you need to know nearly every state requires some auto insurance coverage to legally drive we ll go over the types of coverage you need what each covers how much they cost and more what is insurance coverage insurance coverage is the amount of risk liability or potential loss that is protected by insurance it helps

individuals recover from financial losses as a result of incidents such as car accidents damaged property or unexpected health issues

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loss that is protected by insurance it helps individuals recover from financial losses as a result of incidents such as car accidents damaged property or unexpected health issues

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