

siebert.insurance

PERSONAL INSURANCE

Safety for your property
and possessions.





**HERE TO HELP YOU
PROTECT WHAT
MATTERS MOST.**

ABOUT OUR INSURANCE SERVICES

Siebert Financial Corporation provides a full range of brokerage and financial advisory services through its subsidiaries. Siebert Insurance and annuity investments are offered through Park Wilshire Companies, Inc., a wholly owned subsidiary of Siebert Financial Corporation.

Our mission is to provide excellent customer service, quality asset protection and provide customized insurance programs tailored to the specific needs of businesses and individuals.

We will provide a comprehensive asset analysis which entails an in-depth review of your current commercial & personal Insurance policies. Our goal is to ensure that your assets are well protected.

Our Insurance services provide clients with specialized coverage and services worldwide.

WHAT IS PROPERTY INSURANCE?

Property insurance is a broad term for a series of policies that provide property protection coverage for property owners. Property insurance provides financial reimbursement to the owner or renter of a structure and its contents in case there is damage or theft.

TYPES OF PROPERTY INSURANCE

Property insurance can include a number of policies, such as...

- High Net Worth Personal Insurance
- Home Owners Insurance
- Condo Insurance
- Flood Insurance



HIGH NET WORTH PERSONAL INSURANCE

YOUR NEEDS ARE EXCLUSIVE

Custom coverage to protect your property, wealth and legacy.

YOUR TIME IS AN ASSET

Receive a service that delivers coverage fast, simple and affordable.

YOU DESERVE THE BEST

Get Access to distinguished coverages in the U.S.

Full coverage for your luxury home, autos, collections, and more...

High Net Worth Personal Insurance provides coverage for individuals, with significant assets to protect, who appreciate superior levels of cover and service. Your high-value assets stand as a reflection of what you've accomplished. Consider the following protections – or others – based on your lifestyle:

- Vacation homes, condos, and secondary residences
- Luxury autos and automotive collections
- Yachts, boats, and other personal watercraft
- Aviation coverage for chartered planes or planes you own, jewelry and fine art

We'll dedicate a specific Insurance Specialist for your policies so you have access to support how you need it when you need it!





HOMEOWNERS INSURANCE

People take out homeowners insurance for the same reason they take out car and health insurance: If a home is damaged or someone else is injured on the property, insurance helps owners cope with the financial consequences. Your home is likely your largest financial investment. It is subject to natural disasters, burglary, vandalism, and liability from injuries suffered on the property. In order to insulate your home from such financial risk, you will most likely want to buy the proper level of homeowners insurance.

Your home is more than a structure; it protects your most valuable possessions. That's why we offer affordable coverage, so you can easily protect what protects you.



CONDO INSURANCE

Designed specifically to protect you from costs your master policy doesn't cover.

As a condo owner, your condo association probably has a master insurance policy that covers a portion of the physical building and grounds. However, this policy likely doesn't cover your personal property, private structures, or property that's your responsibility under your property owner's agreement. This includes updates or improvements you've made to your condo, personal liability, or legal costs if something happens in your condo. Having your own insurance policy to enhance the master policy of your building ensures that you're covered, just in case.

We work with you to provide a comprehensive insurance package to protect all of your valuable personal assets.

Our Insurance Specialists are fully licensed to deliver individual insurance consulting services.



FLOOD INSURANCE

Flood insurance covers a dwelling for losses sustained by water damage specifically due to flooding caused by heavy or prolonged rain, melting snow, coastal storm surges, blocked storm drainage systems, or levee dam failure.

In many places, a flood is considered a vis major event, and the damage or destruction it causes are uncovered if you do not get supplemental insurance.

DO I NEED FLOOD INSURANCE?

What you should consider:

- Just one inch of water in an average home can cause more than \$25,000 in damage.
- Flooding can happen anywhere. More than 25% of flood insurance claims come from outside a high-risk flood area • Flooding is the most common and costly natural disaster in the United States.
- If you suffer a flood, you can seek federal disaster assistance, but it may not be enough to make a full recovery. Most homeowners policies don't cover food losses, only flood insurance covers the cost of flood damage.





EARTHQUAKE INSURANCE

Protect your property against earthquakes and the financial devastation caused.

Earthquakes in the United States are not covered under standard homeowners or business insurance policies. Coverage is available either in the form of an endorsement or as a separate policy for homeowners, renters and small business owners.

Although Americans in 42 different states are at risk for an earthquake and related damage, not enough people purchase this important coverage.¹

YOUR PEACE OF MIND IS PRICELESS.

An insurance policy helps you to rebuild, repair, and replace property damaged by an earthquake.

CONTACT US

800.993.2022

www.siebert.com/insurance

*For informational purposes only.

Before purchasing any insurance policies, consider your investment objectives, risks, charges and expenses of the policy and its options. Each insurance policy is unique to every client and their insurance needs. Request and read all offering materials including a summary of your coverage prior to purchasing to be sure it meets your objectives and insurance needs. To determine which insurance policy is right for you, consult with a professional insurance specialist and complete an asset and current/new coverage review. Insurance Policies are not FDIC, SIPC or NCUSIF insured and are not insured by any other Federal Government Agency. Any coverage is subject to the issuing insurance company.

The information provided on our website, brochures and marketing material is not intended to make a recommendation or solicitation that you purchase an insurance policy and is solely intended present insurance services provided by Siebert Financial.

Carefully read any proposed insurance coverage for costs and fees and be sure that all of your questions are answered by a professional licensed insurance specialist before committing to an insurance plan. Insurance coverage varies based on type of coverage, the issuing insurance company, the type of insured assets and each U.S. states insurance laws.

Personal, Commercial, Life & Disability insurance is offered through Park Wilshire Companies, Inc., ("Siebert Insurance") a wholly owned subsidiary of Siebert Financial Corporation. Park Wilshire Companies, Inc. is a registered insurance agency who provides individuals with insurance policies by different providers and affiliates. Insurance policies and products are provided by the insurance company; not all plans or policies are the same.

Siebert Financial Corporation is the parent company of Muriel Siebert & Co., Inc. Personal, Commercial, Life and Disability Insurance policies are offered through third party insurance companies, which are not affiliated with Park Wilshire Companies, Inc., Muriel Siebert & Co., Inc. or Siebert Financial Corporation and its subsidiaries.

For more information, call us at 800-993-2022 to speak with a licensed insurance specialist.

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