



MORGAN HEGE  
INSURANCE AGENCY

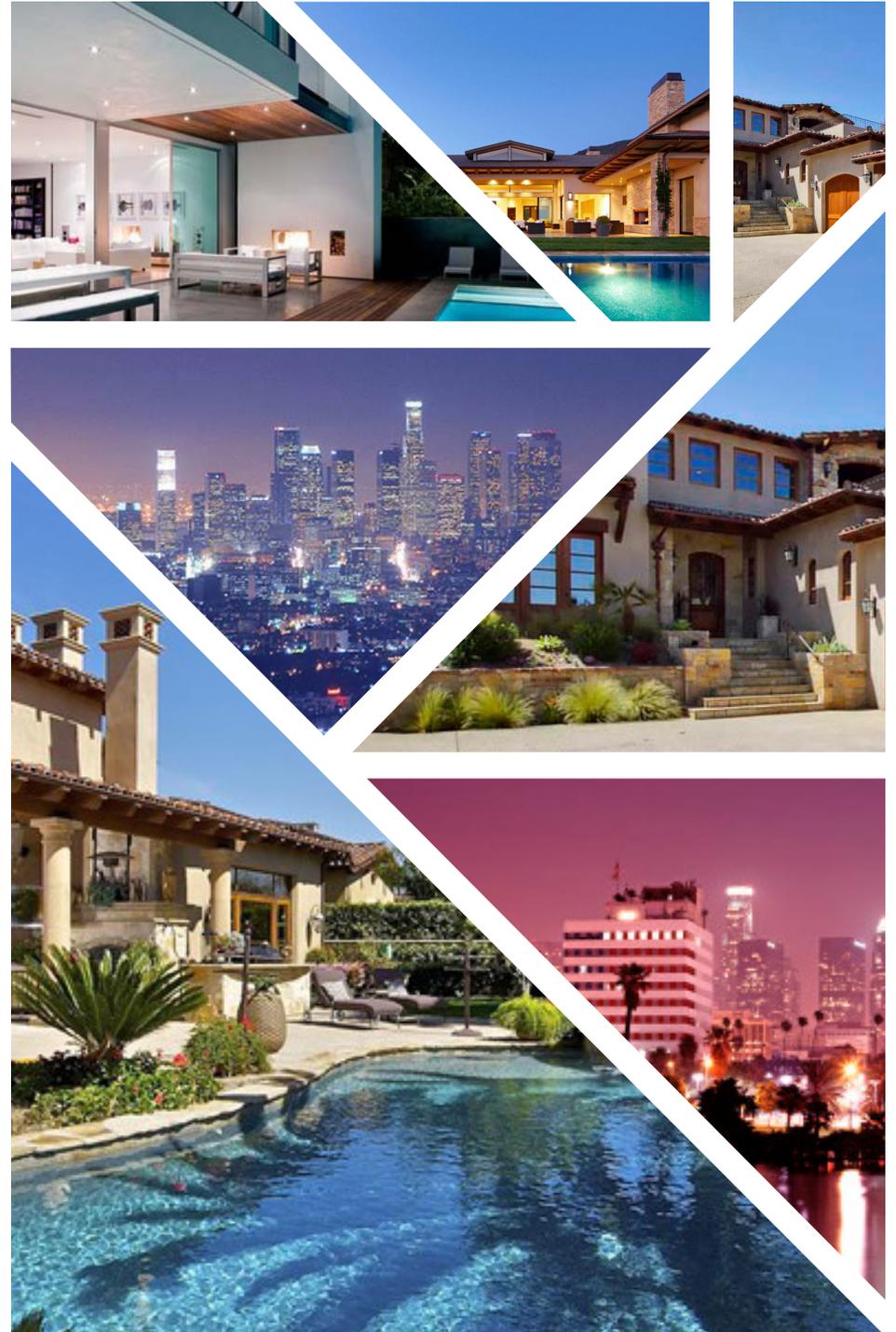
2055 THIBODO RD. SUITE B  
VISTA, CA 92081

Morgan Hege Insurance Agency is here to help you find the right insurance for your home. Whether you're a home or condo owner, a renter, or a landlord, Morgan Hege Insurance will work with you to find a home insurance policy that fits your needs.

We specialize in making it easy to choose the insurance coverage that gives you the best value for the best price. Depending on where you live - a house, apartment, or condominium - the right home insurance policy can provide you peace of mind as well as the money you need to repair or replace your home and/or belongings.

**Contact Us Today!**

(760) 466-1588  
morganhege.com  
license 0153594



 **The Right Coverage. The Right Price. The Right Value**  
The amount you pay for your homeowners insurance depends on many factors. Think of your personal housing situation, and the assets you want to protect.

 **Scheduled Personal Property Coverage**  
If you have special possessions such as jewelry, art, antiques or collectibles you may want to talk to us about this additional coverage. It provides broader coverage for specific items.

 **Protection for Your Home**  
Property or Dwelling Coverage typically pays to repair or rebuild your home if it's damaged or destroyed by an insured event like a kitchen fire or windstorm.

 **Protection for You and Other People**  
Personal Liability Coverage applies if someone is injured or their property is damaged and you are to blame. The coverage generally applies anywhere in the world. When choosing your liability coverage limits, consider things like how much money you make and the assets you own. Your personal liability coverage should be high enough to protect your assets if you are sued.

 **Protection for Your Belongings**  
Your home is filled with furniture, clothes, electronics and other items that mean a lot to you. Personal Property Insurance helps replace these items if they are lost, stolen or destroyed as a result of a covered loss. Replacement cost provides an even greater level of protection for your personal property because it can eliminate depreciation of an item's value. In other words, it generally covers the item's replacement cost.

 **Additional Living Expenses**  
If you can't live in your home because of a covered loss, your home insurance policy will pay additional living expenses—up to the limits of the policy—while damage is assessed and your home is repaired or rebuilt.

 **Medical Coverage**  
This covers medical expenses for guests if they are injured on your property, and in certain cases covers people who are injured off of your property. It does not cover healthcare costs for you or other members of your household.

 **Deductible**  
A deductible is basically the amount “deducted” from an insured loss or the insured's “out of pocket” expense for a covered loss.

 **Earthquake Insurance**  
When an earthquake strikes, you want peace of mind knowing that costs to repair your home and replace your belongings are covered. Most homeowners policies don't cover earthquake damage, seismic activity or catastrophic ground collapse. You need a separate earthquake insurance policy.

 **Package and Save**  
Save up to 15% on your premium when you combine your home and auto policies as a package. Discounts are also available if you add more policies, like a motorcycle, watercraft, or personal umbrella. If you experience a significant loss, like a fire or storm, that is covered by your homeowner policy and have other policies that are affected, like an auto or motorcycle, the carrier may waive all deductibles after the home policy deductible is paid. Talk to us today about the benefits of a package for your home and auto.