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FOR IMMEDIATE RELEASE

**Insurance Issues for Military Personnel –Are You Sure You and Your Family Will
Be Covered During Your Deployment?**

The Professional Insurance Agents of Wisconsin offer the following information for military personnel.

MADISON, Wisconsin (March 12, 2007) – When military personnel are deployed, they sometimes are moved out of state on short notice. Understandably, a person’s first thought is probably not about how deployment may impact his/her personal insurance coverage. But it’s something that needs to be considered.

According to the Professional Insurance Agents of Wisconsin, (PIAW), military personnel should talk to their professional independent agents about adjusting their insurance coverage while they are deployed. Agents can help make arrangements to pay premiums during deployment, as well as provide advice about suspending some insurance coverage.

“Single military personnel could have insurance considerations that servicemen and women with families may not,” says Ron Von Haden, CIC, Executive Vice President of the PIAW. “For instance, what if a home is vacant during deployment? Most homeowners and renters policies contain some type of “vacancy clause” that may be activated if you are gone for an extended period of time. Some or all of the coverages may not apply in the event of a loss.”

Von Haden continues, “Your professional independent agent can help you review your policy before your deployment to make sure your home is covered properly while you are gone.

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They can also let you know whether or not your homeowners or renters insurance policy will cover any personal items that you take with you during your deployment if they are lost, stolen or damaged.”

Military personnel may also be able to suspend some or all of their auto insurance coverage to save on premiums, but not all states or insurance companies allow this. Military personnel should ask a professional independent agent if liability coverage, collision coverage, comprehensive coverage, uninsured/underinsured motorist, medical payments and personal injury protection coverage can be suspended while they are deployed.

Active duty personnel have health insurance coverage through the military, as do reservists and National Guard members after 30 consecutive days of active service. But those with families most likely have health coverage through employer-sponsored health plans. Military personnel should talk to the benefits administrator at their employer to learn what will happen with their health coverage if they are called to active duty. They should also talk to an independent agent about purchasing temporary coverage for the family.

“Life insurance is also very important for military personnel and their families,” says Von Haden. “Most military personnel automatically receive \$400,000 in life insurance coverage from the government. A professional independent agent can help determine if additional life insurance would be beneficial and can help find a policy that will help protect the family.”

It is important to note that many life insurance policies from private companies include a “war exclusion” provision that prevents benefits from being paid out if death is a result of war or the action of a military force. Many policies also have exclusions about traveling on non-commercial aircraft. Read the policy carefully to ensure proper coverage.

It is important for military personnel to choose coverage that takes their situation into account. A professional, independent agent can help you shop around to find the best policy for your situation. To locate a PIA member near you, look for the PIA logo or go to www.PIAW.org.

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