

PROTECT WHAT MATTERS MOST



Personal Insurance for Peace of Mind





TRUSTED INSURANCE PARTNERS



Unexpected events can put you and your family at risk financially. That's why it's important to protect what matters most with custom insurance policies that meet your needs and budget. RCU Insurance Services (RCUIS) offers valuable advice and personalized solutions to help protect you, your assets and your financial security. With 20 years of experience, and multiple major carriers to choose from, the agents at RCUIS are ready with affordable options to protect you and your loved ones when unfortunate events occur.



WHY RCU INSURANCE SERVICES?

Our mission at Redwood Credit Union is to passionately serve the best interests of our Members and that includes finding the most comprehensive insurance coverage at the best value. When you choose RCUIS for all your insurance needs, you'll have a dedicated agent who will be at your service when you need it most—always accessible and responsive to your needs.

If you also bank with RCU, it will feel good to know that your policies and finances are all in one place. RCU banking Members with RCUIS coverage enjoy the ability to:

- » Check insurance account activity in their RCU online banking app.
- » Make automatic payments for premiums.
- » Text an RCUIS agent for quick and easy communication.



PROTECT YOUR HOME

Whether you are a renter or homeowner, it's critical to fully protect your investment and possessions from natural disasters, liabilities and break-ins. RCUIS agents will shop and compare your coverage options so you can rest easy knowing you're covered.

Available coverage options include:

- » Homeowners Insurance
- » Renters Insurance
- » Farm/Ranch Insurance
- » Flood Insurance
- » Earthquake Insurance

PROTECT YOUR VEHICLES

Carrying too little insurance for your vehicles could expose you to higher financial risks and legal costs in the event of an accident. But paying more for insurance isn't necessarily the answer as you may still not have the coverage you need. RCUIS can help you customize a policy that provides the right amount of coverage at an affordable price.

Available coverage options include:

- » Automobile Insurance
- » Antique/Classic Automobile Insurance
- » Motorcycle/Scooter Insurance
- » RV/Trailer Insurance
- » Watercraft Insurance



GAP (GUARANTEED ASSET PROTECTION)

If an accident or theft leads to a total loss of your vehicle, GAP covers the difference between what you owe on the loan and what your insurance policy covers. This coverage can save you thousands of dollars.

- » Protects new and used vehicles valued up to \$100,000
- » One-time cost of \$395 for autos—slightly higher for motorcycles, boats, and RVs
- » Can cover up to six skipped payments
- » Waives losses up to \$50,000
- » Receive a \$1,000 loan credit when you finance your replacement vehicle through RCU





PAYMENT PROTECTION INSURANCE

When the unexpected happens, you have enough to worry about. With Payment Protection, you can take a proactive approach to make sure your payments will still be made on time in the event of disability, death, or involuntary unemployment.

Payment Protection Insurance pays up to six months of payments on consumer loans or pays up to six months of payments at a minimum of \$200 per month and a maximum of \$6,000 for Visa® credit cards. If you don't carry a balance, there is no additional cost to add this protection to your Visa® credit card.



ADDITIONAL COVERAGE OPTIONS

At RCUIS, we don't want to leave anything to chance. That's why we offer unique coverage options for any, and all of life's unexpected occurrences.

Additional coverage options include:

- » Pet Insurance
- » Event Insurance
- » Identity Theft

Learn more about these additional coverage options at redwoodcu.org/insurance or ask your RCUIS agent for details.

RCUIS works with a variety of 'A'-rated carriers including:

Travelers | MetLife | Safeco Insurance | Zurich | State Auto | Allied Insurance | The Hartford
Progressive | Foremost Insurance Group | ASI | Capital Insurance Group

Contact RCUIS today for a free quote.

Call toll free: 1 (866) 477-4225

Email: InsuranceServices@redwoodcu.org

Schedule a phone or video appointment online at
redwoodcu.org/insurance-appointments



Learn more at redwoodcu.org/insurance

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