

# Choosing Effective Insurance Coverage Limit



An insurance coverage limit refers to the amount an insurance company commits to pay in order to cover a claim.

Here are some tips to choose the right coverage limit while buying an insurance:



Check whether the insurance policy comprises of multiple limits within a single policy.



Study the type of coverage offered to understand how coverage limits are determined.



Base your decision on factors such as cost of repair, replacement or re-building of property.



Consider the amount of deductible you will have to pay before the coverage kicks in.



Educate yourself on the laws of the state regarding minimum insurance coverage limits.



The amount of coverage should be enough to protect your assets in case of an unforeseen event.

[www.shawncampinsurance.com](http://www.shawncampinsurance.com)

**Shawn Camp Insurance Agency, Inc.**

2705 E. Stan Schlueter Loop,  
Suite 101,  
Killeen, TX - 76542

Phone: (254) 526 - 0535

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