



PERSONAL INSURANCE

Since 1898, WTPhelan has been helping people prepare for life's events—marriage, the birth of a child, buying a new home or car—and providing the most appropriate insurance policies and coverage. Our caring, experienced agents can help you design the right solution for your needs and budget.

We offer a comprehensive range of top-rated products to protect your personal interests. As your trusted advisor, we can help you select the best coverage. Our plans include:

Home Insurance

As one of the largest independent insurance agencies in Middlesex County, we offer innovative insurance solutions to meet a wide range of homeowners' needs. We represent financially sound insurance companies with programs specifically designed for high-value homes. Whatever makes your home unique, we can help you develop a personalized program to protect it.

Car Insurance

We provide auto insurance quotes based on an accurate evaluation of your driving, needs and budget. We emphasize premier service and offer discounts to safe drivers and clients who insure both their home and auto with us. As your neighborhood insurance agent, we care about you and work to maximize your auto coverage at the best value. As a convenience, we offer complementary daily registry service from all of our branch locations.

Condominium Insurance

Understanding your condominium insurance policy is important. Our agents can explain how condominium insurance works, and coordinate your unit owner's coverage to complement your association's master policy so you are properly protected.

Renters Insurance

As a tenant, your landlord's policy does not cover your personal belongings or liability. We can help you select a renters policy to cover your contents, and protect you from legal liabilities related to accidents that occur on or off your property.

Umbrella Insurance

Personal umbrella liability insurance protects you and your family against a catastrophic lawsuit or judgment. These policies provide excess liability and expanded limits above your underlying homeowner, renter, or automobile coverages; our plans offer limits in increments of \$1 million.

Valuable Articles Insurance

We understand how important it is to protect your most treasured possessions. Our personal insurance specialists can help you design a comprehensive coverage program to fully protect valuables such as fine art, antiques, silverware, and jewelry that are often not covered by your homeowners policy.

Specialty Coverage

We offer a full range of specialty coverages—including insurance for earthquake, flood, antique and collector cars, boats and yachts—to make certain your property and personal belongings are well protected.

Contact us to discuss your personal insurance needs. We'll explain your options so you can make an educated decision. www.wtphelan.com