



OWENS PERKINS

Areas of Practice

Family Law
Business Law
Contract Law
Civil Litigation
Estate Planning
Probate
Guardianship
Criminal & DUI
Real Estate Law

Real Estate Law

Owens & Perkins offers a full range of Real Estate Legal Advice for Short Sales, Foreclosures, Deed in Lieu and traditional commercial and residential real estate transactions.

Attorney Spotlight

James B. Galbraith

with academic scholarship, James attended J. Reuben Clark Law School of BYU and has concentrated in the practice areas of civil and commercial litigation including contracts, real estate and class action law suits. James is also fluent in Spanish having lived in Spain for two years and representing many Spanish speaking clients.



Covering Your Bases with Insurance

As everyone enjoys their summer vacations, it's a good time to make sure that you are protected through insurance policies. Auto, home and life are some of the most common types of policies that you can buy. However, there are many options to consider. We will review a few of the lesser-known features of the major insurance types to see if they can provide the protection your family needs.

Rental and Home Insurance

With the difficult real estate market, many people are renting. Renter's insurance policies typically provide coverage for personal property contained in the rental unit. Anyone who is renting should have renter's insurance. Home insurance, also called homeowner's insurance, usually covers the contents of the home, the actual structure and any medical payments for injuries sustained by 3rd parties. It also covers temporary relocation if you have to move during reconstruction.

Most rental and home insurance policies also allow **umbrella coverage**. This is a "just in case" type of coverage that kicks in when other policies are exceeded or do not apply like in the case of a personal law suit. Umbrella coverage is typically very inexpensive and worth the nominal investment. Umbrella coverage should be purchased if you have any significant assets, you are involved in a business, or serve on any board of directors. It is great for peace of mind at a very reasonable cost.

Auto Insurance

Most people are familiar with auto insurance. However, comparatively few people examine or purchase the **medical payments** portion of their policy. Every policy is slightly different, but most medical payment policies cover the face value of medical bills for any person in an insured vehicle in case of injury **and** cover the named insured if they are injured in another vehicle. Medical payments is a very easy policy to collect on and is typically inexpensive. For the money, it is one of the best coverage's available.

Life Insurance

Life insurance is an important part of securing your family's financial future. There are many products available and we recommend consulting with an insurance advisor to pick which ones are right for you.

