We all hope we never have to use it.

BUT IT COULD BE THE MOST VALUABLE PURCHASE WE MAKE.

This may seem like a contradiction in terms, but nothing could make more sense. What we are talking about is your insurance. It’s a product we all buy—just in case—for that rainy day we hope never comes. But it shouldn’t take an unfortunate incident to make us realize how much we are getting for our money.

Let’s do the math. The average home costs $265,540. The average cost of homeowners insurance is $739 a year. That’s less than one percent of a home’s total value. That’s a pretty good deal to protect your most important asset. And when you consider that a significant amount of America’s total net worth is tied up in a home, it’s clear that insurance protects more than just people. It’s also crucial to the stability of our economy.

When you think about the value of your insurance, the argument is just as persuasive. Because if you should ever get into an accident that’s your fault, insurance could protect a lot more than your vehicle. Ever heard the phrase, “I’ll sue you for everything you own”? Don’t think of insurance as something you are forced to buy. Because if you didn’t have it, the next time you throw the car keys to your kid, you could be throwing away your retirement fund.

At the end of the day, insurance helps give you financial protection. This is called peace of mind. And that has a value all its own. Insurance protects what matters to you most. That’s Allstate’s Stand but it could be the most valuable purchase we make.