

Personal Umbrella

Coverage Guide

Interpretation and Analysis

Diane W. Richardson, CPCU

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Diane Richardson



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Report of Cases Determined in the Supreme Court and Court of Appeals of the State of New Mexico New Mexico. Supreme Court, 2007. *The Journal of Insurance*, 1977. **Federal Register**, 1992-04-20. REAL Tudás Alapítvány, 2024-11-18. The fast adoption of digital technology in recent years has significantly transformed our day to day living. More than ever we are linked to digital devices and applications becoming a daily need. Our dependence ranges from mobile phones, tablets, laptops, wearables, etc. The constant development of Information and Communication Technologies predict that we will continue using new tools than now. The digital world has become essential offering quick access to social media, entertainment, information, etc. But as our lives get more and more entwined with the digital world, some people have developed problematic use of the internet, PUI behaviors. For many people, the constant use of the internet has become so normalized that it is difficult to recognize when this reliance crosses into the territory of PUI. This happens especially for young people who are not aware of the problem because they have been born and grown up with technology. Unfortunately, some young people are becoming accustomed to the excessive use of digital platforms without realizing that it might be an indication of an underlying addiction. However, not only youngsters are vulnerable to this situation; people of other ages can also suffer from PUI, having negative side effects on their mental health and general wellbeing. This interactive book is intended for youngsters as well as adults who are experiencing issues related to the problematic use of the internet, such as compulsive gaming, gambling, social networking, etc. Furthermore, it is also for anyone who is interested in reducing their time spent in the digital world. Throughout the chapters, you will acquire knowledge about the main types of the problematic internet use. Also, you will discover how these behaviors have a negative impact in the person's life, health, relationships, etc. Furthermore, you will become able to identify if you or a person you know has one of the behaviors through warning signs or tests. Different real stories are included so you can have a wider vision about this situation through other people's lives. More significantly, this book will give you useful tips, exercises, and techniques to reduce your behavior. This will help you to

reestablish a positive connection with people in your community You will become capable to interact more in the real world than in the digital one having a more pleasant life **Journal of the American Society of CLU & ChFC.** ,1988

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