Insurance commercial scripts

30 practice scripts from VO Journey Academy. Free to record, free to use in your reel. Download the PDF to mark up in the booth, or print it straight from here.

The Parallel Park

Auto · Young adult (18-25) · Neutral American · 15 seconds

I parallel parked downtown. Nine tries. On the ninth, I met a lamppost.

But Gearshift Mutual had my back. One call, a quick claim, and a real person who didn't laugh.

Gearshift Mutual. Car insurance that gets it.

Not Your Landlord's Problem

Renters · Young adult (18-25) · Neutral American · 15 seconds

Here's something nobody tells you. Your landlord's insurance covers the building. Not your laptop. Not your couch. Not your bike.

That's what Nightlatch Renters Insurance is for.

Nightlatch. Because your stuff is your stuff.

The Sock Incident

Pet · Adult (25-40) · Neutral American · 15 seconds

Buster ate a sock. Then a shoelace. Then, somehow, another sock. Again.

Good thing Buster has Whiskerwise, the pet insurance that helps with the vet bills when he eats the laundry.

Whiskerwise Pet Insurance. For every sock he'll ever swallow.

What You Leave

Life · Mature (55+) · Neutral American · 15 seconds

You've spent a lifetime taking care of them. Keepwell Life helps make sure that doesn't stop.

Keepwell Life. Because love should outlast us.

Coverage subject to underwriting approval. Terms and exclusions apply.

The Porch Light

Home · Adult (30-45) · Neutral American · 15 seconds

The porch light's on. The dishes are done. The kids are finally asleep.

You've made a home. Brightlane helps protect it, and if something goes wrong, we'll be there.

Brightlane Insurance. Leave the light on.

No Worries, Mate

Auto · Adult (25-40) · Australian · 15 seconds

Kangaroo on the road at dusk? Hailstorm in the car park? It happens.

Bluegum Cover makes car insurance simple, with claims you can lodge from your phone, day or night.

Bluegum Cover. Sorted.

A Real Person Answered

Auto · Adult (30-45) · Neutral American · 30 seconds

It was just a fender bender. But my hands were shaking, the kids were in the back seat, and I couldn't remember my own license plate.

So I called Steadfield. A real person answered. She asked if we were okay, first. Then she stayed on the line while I took the photos, and she set up the tow before I'd even hung up.

Steadfield Auto Insurance. When it matters, a real person answers.

Two in the Morning

Home · Adult (40-55) · Neutral American · 30 seconds

Two in the morning. That's when the pipe under the upstairs bathroom decided to quit.

Water through the kitchen ceiling. Water in the light fixture. My wife holding a salad bowl under it like that was going to help.

I called Hearthguard. By breakfast, we had a claim open, a water crew on the way, and a real plan.

Hearthguard Home Insurance. We pick up at two in the morning.

Why I Finally Called

Life · Adult (30-45) · Neutral American · 30 seconds

I kept saying I'd deal with it later. I'm young. I'm healthy. I've got time.

Then my son was born, and 'later' started to feel like a gamble.

So I finally called Lindenleaf Life. An advisor walked me through my options in plain language and helped me choose coverage that fit our budget. It took one afternoon.

Lindenleaf Life. Do it for them. Do it now.

Coverage subject to approval. Terms, conditions and exclusions apply.

Biscuit Has Concerns

Pet, duet · Any · Neutral American · 30 seconds

Cast: BISCUIT OWNER

BISCUIT Where are we going?

OWNER The vet. Just a checkup.

BISCUIT That's what you said last time. Last time, there was a thermometer.

OWNER Biscuit, relax. We've got Tailmark now.

BISCUIT What's a Tailmark?

OWNER Pet insurance. It helps cover vet bills for accidents and illness, so I never have to think twice about bringing you in.

BISCUIT So you'll bring me in more?

OWNER Whenever you need it.

BISCUIT I've made a terrible mistake.

OWNER Tailmark Pet Insurance. Care, without the second thoughts.

Everything I Own

Renters · Young adult (18-25) · Neutral American · 30 seconds

Let me tell you what I own. A laptop. A gaming chair. A guitar I'm definitely going to learn. Forty-two pairs of sneakers. And Kevin. Kevin is a fern.

Now add it up. If there's a fire, a break-in, or a burst pipe upstairs, could you replace it all tomorrow?

Boxkeep Renters Insurance covers your stuff, quote to coverage, right from your phone.

Boxkeep. Protect your stuff. And Kevin.

Four A.M. Ovens

Small business · Adult (40-55) · Neutral American · 30 seconds

My ovens go on at four a.m. By six, there's a line out the door for cinnamon knots.

I've put everything into this bakery. So when I needed business insurance, I wanted someone who understood what I stood to lose.

Ledgerline covers my building, my equipment, and me, if a customer slips on a rainy morning. They made it simple, so I can think about bread.

Ledgerline Business Insurance. Protecting what you've built.

Turning Sixty-Five

Medicare · Mature (55+) · Neutral American · 30 seconds

Turning sixty-five? Then your mailbox is probably full of Medicare offers, and your phone won't stop ringing.

Take a breath. Evenkeel Medicare Advisors will sit down with you, one on one, and explain your options in plain English. No pressure. No rush. Just answers.

Evenkeel Medicare Advisors. Clear choices, at your own pace.

Not connected with or endorsed by the U.S. government or the federal Medicare program.

Since Your Granddaddy's Day

Home and auto, local · Mature (55+) · Southern US · 30 seconds

Quarry Hill Mutual has been insuring homes and farms and pickups in this county since your granddaddy's day.

We're not a big outfit from the city. We're owned by the folks we cover, so we don't answer to shareholders. We still answer to you.

When the storm comes through, we're already here, because we live here too.

Quarry Hill Mutual. Home and auto insurance, from your neighbors.

We Shop, You Don't

Independent agency · Adult (30-45) · Neutral American · 30 seconds

Shopping for insurance is like shopping for a mattress. Everything looks the same, and you're pretty sure you're being ripped off.

At Harbormoor Insurance Agency, we work with lots of insurance companies, not just one. So we compare the coverage for you, explain the differences, and find the fit for your home, your car, or your business.

We shop. You don't.

Harbormoor Insurance Agency. Independent, and on your team.

Keys to the Hatchback

Auto, duet · Any · Neutral American · 30 seconds

Cast: SAM MOM

SAM Mom. I passed. Keys, please.

MOM I'm so proud of you. Did you check your mirrors?

SAM I literally just passed the test.

MOM Okay. Okay. Here.

SAM Thank you.

MOM Oh, and I added you to our Cartwheel policy. Their app tracks safe driving.

SAM Wait, what?

MOM Smooth braking, no phone. Good habits, honey.

SAM That's so embarrassing. What if I want to drive fast?

MOM Then you can walk.

MOM Cartwheel Auto Insurance. New drivers welcome. Mirrors mandatory.

After the Storm

Home · Adult (40-55) · Irish · 30 seconds

The storm came in off the Atlantic on a Tuesday night, and by morning it had taken half the roof off the shed and a good few slates off the house.

I rang Dunmore and Kell before the kettle had boiled. By Thursday there was a man at the door with a ladder and a plan.

No fuss. No forms I couldn't make sense of.

Dunmore and Kell. Home insurance, from people who know the weather.

A Terribly Civilised Claim

Auto · Adult (40-55) · Neutral British · 30 seconds

On Saturday, a delivery van reversed into my car, while I was in it, eating a scone. Quite unnecessary.

Naturally, I rang Thornbury Insurance. A lovely young man took the details, arranged a courtesy car, and never once asked me to repeat my postcode.

The scone did not survive. The car, happily, did. I have since bought another scone.

Thornbury Insurance. Car insurance for grown-ups, with the fuss left out.

Wind off the Loch

Home · Mature (55+) · Scottish · 30 seconds

The wind off the loch has been trying to take my roof since nineteen seventy-eight. It hasn't managed yet.

But I'm not daft. I've had Loch Arran Insurance for years, and so did my mother before me. They're Scottish, they understand what a winter here can do, and when you ring them, they answer. I've no time for companies that don't.

Loch Arran Insurance. Home cover, built for proper weather.

The Taco Truck

Small business · Adult (25-40) · Neutral American · 30 seconds

I run a taco truck. It's a kitchen, a vehicle, and a business, all at once. So what kind of insurance do I even need?

Honestly? I didn't know what I needed.

Shopfront Shield figured it out with me. Coverage for the truck, the equipment, and the business, all in one place, with one bill. Now I spend my time on the salsa, not the paperwork.

Shopfront Shield. Small business insurance, sized for you.

Two Bills, One Brain

Home and auto · Adult (25-40) · Neutral American · 30 seconds

Car insurance, home insurance, two apps, two logins, two renewal dates. And one brain. One tired brain.

So I put it all with Fernhollow Home and Auto. One policy review. One app. One person to call when something happens. And bundling can mean savings, too.

Now my brain has room for the important stuff. Like where I parked.

Fernhollow Home and Auto. One call covers it.

The Folder on the Counter

Medicare · Mature (55+) · Neutral American · 30 seconds

For three months, there was a folder on my kitchen counter labeled 'Medicare.' I was afraid to open it.

Then my neighbor told me about Silverbirch Medicare Guides. A licensed guide sat with me, went through my doctors and my prescriptions, and explained my choices, one at a time. For the first time, it made sense.

Silverbirch Medicare Guides. Your options, explained.

Not affiliated with or endorsed by any government agency.

Grandpa's Watch

Life · Adult (30-45) · Neutral American · 60 seconds

My grandfather wore the same watch every day for fifty years. It ran four minutes fast, on purpose, because he hated being late.

When he passed, my dad got the watch. And one day, I'll give it to my son.

But the watch wasn't the real thing he left us. The real thing was that my grandmother never had to worry. The house was paid off. My dad finished college. Grandpa had planned for it, quietly, years before anyone needed it.

I think about that a lot now that I have kids of my own.

So I sat down with an advisor at Mossgrove Life. She asked about my family, my budget, and what I wanted to protect, and she helped me choose a policy that made sense for us. No pressure, and no jargon.

I still set my watch four minutes fast.

Mossgrove Life. Plan like it matters.

Coverage subject to underwriting approval. Terms, limitations and exclusions apply.

Come See Me on Main Street

Independent agency · Adult (40-55) · Neutral American · 60 seconds

Hi, I'm Emeka Okonkwo. You might know me as the guy who sponsors the Little League team that has never, not once, won a game. We're working on it.

For fifteen years, the Okonkwo Insurance Agency has been right here on Main Street, next to the hardware store. We help families and small businesses with home, auto, life and business insurance, and because we're independent, we compare options from several companies to find the right fit.

But here's what I really want you to know. Insurance is a promise. And a promise means something more when you can look the person in the eye.

When the hailstorm hit two summers ago, my team and I were out on doorsteps the next morning, helping people start their claims. That's what a local agent is for.

So stop by. The coffee's always on, and the candy dish is always full.

Okonkwo Insurance Agency. Your neighbor in insurance. Go Hornets.

The Kitchen Table Review

Home and auto, duet · Adult (30-45) · Neutral American · 60 seconds

Cast: NINA MARCUS

NINA Okay. Annual insurance review. Put down the egg roll.

MARCUS I can review and eat.

NINA Our agent at Gable and Grey sent a checklist. Anything new in the house this year?

MARCUS The treadmill.

NINA The coat rack, you mean.

MARCUS It's a treadmill with a coat on it.

NINA What else? New jewelry? Electronics?

MARCUS Well... there's the drone.

NINA What drone?

MARCUS The one in the garage. It's for... photography.

NINA Marcus.

MARCUS Is the drone covered?

NINA That's exactly why we do this. Gable and Grey checks that our coverage keeps up with our life. New stuff. New teenage driver next year.

MARCUS Don't remind me. She still can't parallel park a shopping trolley.

NINA And they found us a better way to bundle.

MARCUS So the drone paid for itself?

NINA That's not how anything works. Finish your egg roll.

MARCUS Gable and Grey Insurance. Call your agent. Hide your drone.

Hail Season

Farm · Mature (55+) · Midwestern US · 60 seconds

You learn to read the sky out here. And that August, the sky turned green.

Hail the size of golf balls. Took about eleven minutes. When it was over, you could hear the corn dripping, and not much else.

My dad farmed this ground. His dad farmed it. And every one of us has had a Windrow Farm Mutual policy, because every one of us has seen a sky like that.

Frank, my agent, was in my yard before the sun came up. He walked the fields with me. He looked at the machine shed, and the roof on the house. He didn't make me feel like a claim number. He made me feel like a neighbor, because he is one.

Crop, equipment, barns, the house, and the pickup. Windrow understands a farm isn't just a business. It's where you live.

Windrow Farm Mutual. Rooted where you are.

The Hundred-Year Oak

Home · Adult (40-55) · Neutral American · 60 seconds

The oak in our front yard was older than the house. Older than the street, probably. The kids had a tire swing on it. Every fall, it buried the lawn in leaves, and every fall, we complained, and every fall, we loved it.

Then, last March, the ice storm came.

We heard it go around midnight. A sound like the whole world cracking. By morning, half the oak was in our living room.

I called Sturdybeam at six a.m., expecting a phone tree. Instead, a woman named Denise picked up. She made sure we were safe, got a crew out to tarp the roof that day, and walked us through every step of the claim.

And before she hung up, she asked about the tree. She said she was sorry. She meant it.

The house is fixed now. We planted a new oak by the driveway. It'll take a while.

Sturdybeam Home Insurance. We're there when it falls.

Six Inches of Water

Flood · Adult (30-45) · Neutral American · 60 seconds

Here's something a lot of homeowners don't know. A standard home insurance policy usually doesn't cover flood damage.

Not from a storm surge. Not from a river over its banks. Not from a spring downpour that fills your basement overnight.

And it doesn't take much. A few inches of water can ruin floors, drywall, furnaces and furniture. Most people find out what their policy covers the hard way, standing ankle-deep in their living room.

You don't have to live on the coast to be at risk. Floods happen in cities, suburbs, and small towns far from any ocean.

Rainbarrel Insurance helps homeowners and renters understand their flood risk, and find flood coverage that fits. It takes a few minutes to ask. And there's often a waiting period before a new policy begins, so the time to ask is before the forecast turns.

Rainbarrel Insurance. Know before the water does.

Insurance Is Boring

Auto and renters · Young adult (18-25) · Neutral American · 60 seconds

Hi. I'm here to talk about insurance. I see your thumb. Stay with me.

Insurance is boring. We know. We are an insurance company, and even we think it's boring. Our office has a beige carpet.

But here's the thing. You know what's not boring? Your car getting sideswiped in a parking lot. Your apartment flooding because the guy upstairs forgot about his bath. Your laptop getting stolen from a coffee shop while you were getting a napkin.

That stuff is very exciting. In a bad way.

Coppergate Insurance makes the boring part fast. Get covered for your car and your stuff in a few minutes on our app, then go back to your life. File a claim with photos. Talk to an actual human if you want to.

We handle the boring. You handle the fun.

Coppergate Insurance. Boring, so you don't have to be. Okay. You can scroll now.

We Sold the House

Recreational vehicle · Mature (55+) · Neutral American · 60 seconds

When we retired, our kids asked what we were going to do. Walter said golf. I said, 'Walter, you hate golf.'

So we sold the house. We bought a thirty-two-foot RV and named her Marge. Our kids were horrified. It was wonderful.

Since then, we've seen the Badlands at sunrise, eaten our weight in roadside pie, and learned that Walter cannot back up a trailer to save his life.

Now, Walter worried about the practical stuff. What happens if Marge breaks down in the middle of nowhere? What if a tree branch meets our roof at a campground?

That's where Tinker Lane Insurance comes in. They insure RVs and the people who live in them, full-time or just for the summer. Roadside help, coverage for your belongings, and a team that actually understands this life.

So we stopped worrying and started driving.

Next stop, the Pacific. Walter's driving. Pray for us.

Tinker Lane Insurance. For the ones still going places.

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