21 Things You <u>MUST</u> Think About Before Selecting Your Insurance Agency or Paying Your Next Bill!



If You Are Insured by Any "Other" Insurance Agent, Ask Yourself these Questions:

| | DOES YOUR CURRENT AGENT DO ALL OF THESE THINGS FOR YOU? | THEM | US |
|----|---|------|--------------|
| 1 | MAKE SURE YOUR INSURANCE COMPLIES WITH YOUR CC&Rs & DAVIS-STIRLING ACT | | \checkmark |
| 2 | MAKE SURE that YOU, AS BOARD MEMBER, are Properly Protected From Owner Lawsuits | | |
| 3 | USE CREATIVE Structuring of Coverages so Earthquake Insurance is Affordable to Your HOA | | |
| 4 | Give you FREE the Liability Reduction System (\$275 value) to Help Prevent Unnecessary Claims | | |
| 5 | HAVE LIVE PEOPLE ANSWER THE PHONE (No Automated Phone Maze to Get Your Answers) | | |
| 6 | SPECIALIZE IN HANDLING THE COMPLEXITIES OF CONDO ASSOCIATION INSURANCE | | |
| 7 | REMARKET YOUR ACCOUNT Each Year (Taking Advantage of Market Changes & Avail. Discounts) | | \checkmark |
| 8 | Present you with FREE Condominium Bluebook (\$24.95 value) an Invaluable Reference for HOAs | | \checkmark |
| 9 | LOOK OUT FOR YOUR INTERESTS and Not Those of an Affiliated Insurance Company | | |
| 10 | PROVIDE EASY-TO-UNDERSTAND Proposals with Your Insurance Coverages Clearly Outlined | | \checkmark |
| 11 | DELIVER RENEWALS in a Timely Fashion Allowing You Time to Make Decisions & Budget Your \$\$ | | \checkmark |
| 12 | Educate You on LITTLE KNOWN STRATEGIES to Help Your HOA help Contain Your Costs | | \checkmark |
| 13 | DO WHAT'S BEST FOR YOU - Even if it Means Sending You to Another Agent | | \checkmark |
| 14 | Offer FREE GUIDANCE & ADVICE Any Time You Have an Insurance Question | | \checkmark |
| 15 | Keep a Strong, Gifted Staff to Handle ALL of Your Insurance Requests | | \checkmark |
| 16 | Offer FREE WRITTEN REPORTS Relating Insurance News & Statutory Changes Affecting Your COA | | \checkmark |
| 17 | ANNUALLY REVIEW ALL YOUR POLICIES for Gaps and Coverage | | \checkmark |
| 18 | DELIVER MANY ALTERNATIVES not One Quote-One Price like captives (i.e. Farmers, Allstate) | | \checkmark |
| 19 | Get 5-10 Associations switch agents each month due to the SUPERIOR SERVICE GIVEN TO THEM | | \checkmark |
| 20 | Give You a NO PRESSURE - NO HASSLE GUARANTEE | | \checkmark |
| 21 | TREAT YOU LIKE A V.I.P. | | \checkmark |

IF YOU'RE NOT GETTING ALL THE SERVICE ABOVE, CALL (310) 945-3000 NOW