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