



Personal Service Focused On You & Your Insurance Needs

### **BOLD Insurance Tips For New Home Buyers**

### **What Sets Us Apart**

- Personal service focused on you.
- Guidance to help you make the best choices.
- The right coverage for you at the right price.
- We are advocates for you.
- We get back to you the same day.
- We're here for you 24/7.



## For A Free Quote Contact:

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Too often, new homeowners find that the insurance they ultimately needed wasn't what they purchased. With these few tips, you can help your clients make sure they adequately protect one of their most valuable assets.

Beware of gaps in insurance coverage—beyond insurance for the home; remind your clients to insure for actual content replacement costs and to purchase earthquake insurance and flood protection, if needed.

Occupancy comes in many different forms, each requiring different insurance coverage—for an owner occupied home or condo, or as the landlord if a rental property.

Liability is the homeowner's biggest risk. Potential loss could be devastating if the homeowner is sued for bodily injury or property damage resulting from an accident or negligent acts by the owner or by household members, including pets.

Dwelling coverage can't be a "one-size fits all" coverage. Homeowners can build their policies to avoid the unexpected—like floods and earthquakes. In the event of a total loss, they need coverage that reflects current reconstruction costs, too.

# Ask Us About Good Driver Discounts, Bundling Insurance Policies And Other Ways To Save!

#### Personal Insurance

Home/Renters
Earthquake/Flood
Mobile Home
Auto
Motorcycle
Recreational Vehicle
Umbrella
Life
Health/Long Term Care

#### **Business Insurance**

General Liability
Professional Liability
Workers Compensation
Group Health
Key Person Insurance
Business/Property
Business Income
Business Auto