

A true partner in protecting your home and business – we are committed to correcting the broken practices of the insurance industry. We provide a superior agency experience – delivering customized programs with honesty and integrity.

Community Insurance Advisors - a different way to do insurance.

Everyone on our Team is Committed to Being:

Passionate: *Reliable, Helpful, Persistent*

Responsible: *Accountable, Honest, Professional*

Strategic: *Knowledgeable, Inquisitive, Thought Leaders*

We Are an Independent Agency

- We write with a lot of different companies
- We help educate our clients to decide which company is the best fit for them
- We keep our clients competitive when their policies renew
- We help our clients with claims so that needless claims stay off their record

What Should You Look for in a Good Homeowner's Policy?

Get an "All-Risk" policy – NOT a "Named Perils" policy.

- An all-risk policy covers everything **except** what is specifically excluded in the policy. Under an all-risk policy, **the burden is on the insurance company** to prove that the peril causing the damage is not excluded; otherwise, coverage applies.
- A Named Perils policy covers **only** what is specifically noted in the policy. When coverage is written on a named peril basis, **the burden is on the insured** to prove that one of the named perils caused the loss.

Get all applicable water endorsements, including:

- Coverage for slab leak
- Water back-up
- Seepage, sudden/accidental leaks
- Flood – in some cases you may want flood coverage even if you are not in a flood zone

Make sure you have Replacement Cost coverage – NOT ACV coverage

- "Actual Cash Value" – a depreciated settlement for coverage that usually gives you around 30 cents on the dollar



QUESTIONS?

Call John Allen

972-849-3145

jallen@comminsadvisors.com

