

Here's Your "Must Read"
Special Report for Homeowners

"12 Critical Issues You "MUST" Consider Before Paying One More Penny To Your Home Insurance Company"

**This Free Report Could Save You Thousands Of
Dollars On UNCOVERED Potential Claims And Hours
Of Frustration.**

Most people think that homeowners insurance policies and worst yet that all insurance agents are all about they same, *They Couldn't Be More Dead Wrong.*

Do you remember how busy you were trying to "buy" your home. You looked at countless homes, you compared mortgage rates and terms, you had to fill out endless forms just to buy your dream home.

You really didn't have time to "really" shop around for the very best homeowner's insurance policy. You probably just called your current agent thinking they had the best product and price. Or worst yet you might have called one or two agents and based your decision on price alone.

Does this sound familiar: You sat down with your insurance agent, he explained how much the house would be insured for, maybe what your deductible was, told you where to sign and you haven't heard from him since. Don't you and your family deserve better than that?

The last thing you want to do is find out how good your agent and your insurance policy is "after" disaster strikes. Now is the time to make sure you have the very best.

" I was shocked and amazed at the difference between my old carrier and what Groninger Insurance Agency had to offerand I still saved \$145.00 off my homeowners insurance"
Dave Stiles Northumberland Pa

Please see page 2

Did you know: That in the last five years major changes have been going on in the insurance field? Has your current agent taken the time to explain them to you? Does he even care that you know about them?

Do you know: That there are three types of insurance policies out on the market today? Ranging from **Good** to **Better** To **Best**. Do you know which one you have?

Did you know: *That 82% of unpaid claims by insurance companies are because the client never knew that they had the wrong type of policy or endorsement?*

Here at Groninger Insurance agency we are a different kind of insurance agency.

Reason #1 First And Foremost We Care: We understand that "you" our client are the very most important part of our agency. Without you we would not be in business. And we go out of our way 365 days a year to prove that. Once you experience the Groninger Way, you will be shocked that you actually entrusted anyone else to watch over your insurance protection.

“My old agent NEVER SEEMED TO RETURN my phone calls AND NEVER REALLY SEEMED TO CARE ABOUT US AFTER HE SOLD US THE policy. The GRONINGER Agency “get’s it” they ACTUALLY CARE ABOUT my family AND still SAVED us \$208.00 ”

Reason #2 LOW COST NOW AND IN THE FUTURE - Everyone is concerned about cost so let's get this out of the way right from the start. According to the Pa Insurance Department (www.insurance.state.pa.us) the company we represent "IS" one, and has "BEEN", one of the lowest costing homeowner's policies in the Susquehanna Valley for the last 15 years.

ANN North'd PA

If You Want Low Cost "NOW" And In The "FUTURE" ...You GOT IT!

Reason #3 The Gold Metal In Claims Service: I know every major carrier and agent says they have the best claims service but our major carrier was the one awarded the 2006 JD Powers Award For Our Claims Excellence. That is like winning the gold medal in the insurance Olympics.

"Only Our Major Carrier Won The Prodigious JD Powers Award for Claims Service"

Reason #4 Exclusive 100% Client Satisfaction Money Back Guarantee: Our staff is highly trained, educated and is personal responsible for your complete satisfaction and we guarantee it in writing. If for any reason you are not satisfied with: Our Service, Our Price or are Claim Service we will refund you entire prorated premium.

Please see page 3

Reason #5: Discounts, Discounts, & More Discounts: We offer a wide range of discounts to make sure you are getting the very best price at all times. We offer smoke alarm discounts, in town rates for out of town homes, multi policy discounts etc:

Are You Getting Every Single Discount You Deserve?

Reason #6 Free Monthly Client Educational Newsletter: We keep you informed; we don't just write your homeowners policy and then forget about you. We constantly bring you ideas of how to save money on your homeowners insurance and we provide you monthly "tid bits" on new ideas and endorsements that might interest you. We even go so far to notify you immediately when important news breaks concerning your homeowner protection.

"" We absolutely love the newsletter. It is so easy to read and really informative. Keep up the good work!

When Was The Last Time You Even Heard From Your Agent?

DAVE SUNBURY PA

Reason #7 We Offer 53 Extra Coverage's For Free: The major carrier we represent provides 53 Extra's that most competing major carriers do not cover in their insurance policy.

One Example: *Food Spoilage In A Refrigerator Or Freezer: One of our customers lost over eight hundred dollars of spoilage in her deep freeze due to a power loss.

Not A Problem, Our Policy Paid. Will Yours?

Reason #8 Multiple Endorsements: Even our extremely broad policy has its coverage limitations. Not to worry. Our carrier also

"I worked too hard to get where I am today AND I certainly CAN'T afford to leave my home insured to just ANYONE. I wanted the very best and that is why I chose The Groninger Agency not to mention they saved our family \$289.00" Jeff Sunbury PA

offers some of the broadest endorsements to provide you that "extra special" coverage's for things like your jewelry, guns etc. We tailor make the policy to suite "your" needs. We want "you" to know about these "extras" before you need them, not after you claim is denied. - Has your current agent ever told you about their "extra"

endorsements.

Reason #9 Money Saving Tip and Techniques: Some agents don't want you to know about these techniques because it cost them valuable commission dollars. We are very open about every little trick and technique to save you the maximum premium dollars. We would rather see you as a long time customer than a short term paycheck.

Please see page 4

Reason #10 Yearly Reviews: We know your schedule is busy, we know that your insurance protection is one of the last things on your mind. So we actually remind you each and every year to review your insurance. So you know what you have, what has changed, "before" disaster strikes.

When was the last time your current agent reminded you to do an insurance review?

Reason #11 We Make It So Easy: To switch to our agency. We take care of notifying your current carrier. We notify your bank and will even take care of redirecting any escrow payments for your homeowners.

Reason #12 3,619 of Your Friends and Neighbors Already Trust Us: to provide their insurance needs. Now isn't it time to experience the Groninger Difference?

You have worked hard to get the very best home possible for you and your family. Why chance your most valuable possession to just an average or even worse a subpar homeowners policy?

"They made it so easy and they took care of everything! They reviewed my policy for potential pitfalls, made sure I was properly insured. And when I did switch they took care of all the paperwork. I would highly recommend them." Susan North'd Pa

You And Your Family Deserve The Very Best!

CALL US Today! For A No risk, No Pressure REVIEW OF Your HOMEOWNERS INSURANCE!

4 Easy Ways To Get Started:

1. Fax us a copy of your homeowner's bill to 1-866-672-6037 just write your work or home number on the bill before you fax it to get started.
2. Send Us A Email with your name and best time to call you to homequote@zipdrip.com
3. Or the old fashion way, just have your bill by the phone and simply call us at 473-8107.
4. Just stop in with your bill we would love to meet you and review your homeowner's policy with you face to face.

**Compliments Of Groninger Insurance Agency
240 5th Street Northumberland Pa
570-473-8107**