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**\*Water Damage:** While most companies are looking for ways to exclude any type of water damage due to the extensive damage it causes, our company has some of the broadest language to cover water damage. Things like overflow of the tub or toilet, water bed leakage, leakage from plumbing pipes and air conditioners even from household appliances. Water damage can be extremely expensive - Make sure you have the very best policy to cover these types of things.

**\*Theft, Forgery Or Unauthorized Use Of Any Credit Card:** Our policy will pay up to \$2,500 for legal obligations of anyone we protect. Does your policy provide you this valuable coverage?

**\*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?

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?

Don't you and your family deserve the very best!

**Call US Today for a no risk, no pressure review of your homeowners insurance! Once you have experienced the Groninger difference you will know why 3,612 of your friends and neighbors have already made the switched.**

**Groninger Insurance Agency  
240 5<sup>th</sup> Street Northumberland Pa 17857  
570-473-8107**

*The above has been condensed and explained in common terms so the reader could easier understand the basic extensions. The coverages described above in no way circumvent the rules, exclusions, condition or actually wording/description in the insurance policies*

# 13 Reasons Why You Should Never Insure Your Home With Anyone Other Than The Groninger Insurance Agency.

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

One of the biggest mistakes people make when they purchase homeowners insurance is thinking the LOWEST price is the BEST price.

Many people just call around for a quote or two, purchase on the lowest quote and then stuff their policy in a drawer and forget about it. What a mistake!

Not all insurance policies are created equal. They might look the same on the outside but it is the important detailed coverages inside the policy that really matter when disaster strikes.

**Important Tip:**

**80% Of All Denied Insurance Claims Are Because The Homeowner Did Not Purchase The Correct Policy To Cover The Loss.**

Don't let this happen to you - You deserve the very best - Now make sure you get it "before" you hear your claim is denied.

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

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## Our Number One Insurance Carrier Provides 61 Additional/Broader Coverage's Not Found In Most Insurance Policies. Here Are Just A Few.

**Reason #1 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.pa.org](http://www.pa.org)) 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. If you want LOW COST...You GOT IT. But basing your decision on this alone would be a HUGE mistake.

**Reason #2 Claims Service When You Need It:** We provide 24/7 claims service with "local" adjuster who know the area and the contractors. You're never dealing with an adjuster who lives hours away. When you need them, they're there.

**Reason #3 100% Money Back Guarantee:** We understand that without you the customer there is no Groninger Insurance Agency so we make sure that our staff is highly trained, educated and each team member is personally responsible for your complete satisfaction and we guarantee it in writing.

**Reason #4 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. Does your current agent care this much about you?

**Reason #5 We Use Real Live Humans:** None of those robotic phone answering machine systems for us. When you call our agency you get a real live human being who actually cares about your concerns. They better; their pay is based on it.

**Plus...The Broadest Coverage's Available In The Insurance Industry That I Have Ever Seen And I Have Been In The Business For 22 Years!**

*“ 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 ”*

*Ann North'd Pa*

**\*Extended Personal Injury Protection:** Our policy automatically provides coverage for libel, slander, and defamation of character. In a litigious society as ours this coverage alone is incredibly important. Even if wrongly accused of this, our policy will pay an attorney to defend your case. If you volunteer or work with kids in any way - you must have this coverage.

**\*Broad Definition of "anyone we protect:** The last thing you ever want to hear is that your claim is denied because it is your roommate's, your live in girlfriend, or your child away at college. We have one of the broadest definitions of who is covered under your policy.

**\*Your Beloved Animal:** Our policy does provide coverage for your beloved animal! If on your residence premise, there is covered for such things as fire, lighting, windstorm and vehicular. Your basic homeowners policy doesn't provide "any" coverage for your animals.

**\*Increased Theft Limits:** You never want to have anything stolen, But if it does happen rest assured you have the highest limits available compared to just about any policy on the market today for things like money, jewelry, guns, silverware etc.

*“I worked to 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*

**\*Extended Theft Coverage:** Our policy not only provides coverage if your items are stolen from your home but also from a vehicle, trailer or boat. But it also covers' your "stuff" somewhere else including your child

away at college. Just think of all the "stuff" you carry with you to go fishing, hunting let alone all the things your kids carry with them.

**\*Key & Lock Replacement:** If your household keys are stolen, our carrier will replace your keys and or locks to protect your safety. Does your current carrier go this far to protect your loved ones?

**\*Garage Door Malfunction:** That's right, if your garage door malfunctions and lands on the roof of your car. Our carrier will pay for both the garage door and your car roof.

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