



Live Assured

when you work with an Independent Agent



How Can an Independent Agent Help You?

In today's modern world, insurance is a requirement for home or car ownership. And there are many companies vying for your attention and promising discounts. This makes it tempting to purchase your insurance directly from a carrier. Before you make that choice, understand your options and what you may be risking when you buy direct. Consider the following ways that an independent agent can help you find the best insurance products to meet your unique needs:

- **Your Agent Knows the Local Community.** While it may be convenient to log-on to a website and receive a quote in fifteen minutes or less, the resulting coverage is not customized to your unique needs. An independent agent possesses knowledge about the local community, like the value of other homes in your area, or what streets are vulnerable to flooding during the spring season. That local knowledge can help ensure that you're protected against risks unique to your area.
- **Your Agent is Your Advocate.** Insurance is a product that no one ever wants to use because it implies that you have endured a loss or catastrophic event. However, filing a claim can be daunting and time consuming, especially while trying to bounce back from a hardship. An independent agent can guide you through the claims process, correspond with the insurer, and advocate on your behalf until your claim is resolved.

- **Your Agent Finds the Coverage that's Right For You.** Would you rather get an insurance quote for people like you or a policy designed specifically for you? When you purchase insurance directly, odds are that you'll receive a generic policy, designed for people who are similar to you. On the other hand, when you purchase insurance through an independent agent, he or she will find the best coverage for you, and then add and subtract endorsements based on your specific insurance needs.
- **Your Agent Gets You the Best Coverage Available.** It seems that every insurance advertisement nowadays is about saving you money or saving you time. But what if the cheapest coverage isn't the best? And what if a few extra minutes could ensure that your home or car is fully protected in the event of a catastrophe? Independent agents will compare many offers from multiple insurers to find the perfect coverage for you.

Insurance can be complicated, with complex jargon, rules, and regulations that can be overwhelming when all you want is coverage for your car or home. Having an independent agent can help make sense of it all, and ensure that you have the coverage you need. Preferred Mutual is a proud partner with more than 475 independent agents in New York, New Jersey, Massachusetts, and New Hampshire. Log-on to www.preferredmutual.com to find your local agent today!

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