



WHY USE AN INSURANCE BROKER?

OVER YOUR LIFETIME YOUR ASSETS AND COVERAGE REQUIREMENTS WILL GROW AND CHANGE. YOU MAY NEED TO COVER A START-UP BUSINESS IN YOUR HOME AND CONTINUE TO COVER IT AS IT GROWS INTO A THRIVING OPERATION, COMPLETE WITH EMPLOYEES AND INTERNATIONAL CUSTOMERS.

As your Broker, we represent a variety of markets, all carefully chosen to address every need in your lifetime of insurance.

Because we deal with changing issues on behalf of our clients, we have the experience to get you the best possible coverage to suit your needs at an affordable price.

When buying insurance, there are choices to make. We believe an educated customer makes the best choices. As your Broker, we have the expertise to educate and empower you to make informed decisions.

As in any profession, we respect and honour customer confidentiality. We offer our clients the opportunity to speak about their concerns before making a claim. We take the time to explain the impact minor claims may have on your policy renewal.

Sometimes claims don't go as smoothly as you would like. Unlike agents or direct writers or those working in off-shore call centres, Brokers are not employed by the company settling your claim. We work for you to get the best settlement possible and we are always there as an advocate on your behalf.



As your Broker, we earn our living by keeping you as a satisfied customer over a long period of time. When you call us, you are not a number or a flashing light in a call centre, you are our primary concern. Our goal is to ensure you are:

- Properly educated about your insurance options and responsibilities;
- Offered the best possible insurance coverage at the most competitive price we can find within the markets we represent;
- Supported throughout the claims process;
- Treated with respect and confidentiality when you call us with questions and concerns.

Thank you for entrusting your business with us.

It's why we say, **"Your Best Insurance is an Insurance Broker."**