

Through Trenchant Eyes

Summer Newsletter

Issue 5, Volume 1

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Ask about our
multi-policy discount!
Unhappy with your
premium?
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rates!**



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www.quoteroad.com



This is the spot I reserve to share the growth of my 2 year old daughter Tori. Many of you have been with me for years and are a part of our family. Thanks for all the support!

Tori is now 2 years old – does that say it all? She is independent, focused and so loving. She is obsessed with Sesame Street and loves to color and dance. We do a music and ballet class once a week and it is truly entertaining. She does not like to participate in all the activities but strangely she likes to clean up all the instruments and toys. Why doesn't she do that at home?

- Gina Russo, President

Do you know we offer:

Home – Auto – Life – Health – Flood and Business Insurance?

Let us shop a rate for you!!!

Know What Your Policy Does *Not* Cover

You purchase an insurance policy and think everything is covered. Well - it's NOT. There are common policy limitations and exclusions. You may be able to buy coverage to fill in the gaps of your policy.

Home Insurance:

- Maintenance – Home insurance does not cover any wear and tear or maintenance of household items. Purchase a Home Warranty
- Jewelry- Your home/renters/condo policy covers a very small amount of jewelry, usually somewhere between \$1500-\$2500.
- Gold ware/Silverware- Like jewelry this has a policy limit.
- Money- Most policies cover around \$200 of money. Do not keep unsecured money lying around in your house if you can help it.
- Flood- Outside waters rising and flooding your home are not covered by your home insurance. You must purchase a separate flood insurance policy.
- Earthquake- Again, not covered by home insurance- you must add this coverage to your home policy.
- Business- There's generally no liability coverage and limited business property coverage.
- Your cars- Your home insurance does not cover your vehicles, even if your car is in the garage and there's a house fire. This would be claimed on your car insurance.



Auto Insurance:

- Business use- You are not covered for business use unless your policy is rated for it. Driving to and from work is not business use. Examples of professions who need to be rated for "business:" realtor, courier, delivery person, outside sales rep, etc.
- Personal property inside a vehicle is generally not covered. Some policies offer this but usually you have to claim your property on your Home Insurance.



- Unlisted drivers who live with you- You must list (or sometimes can exclude) drivers living with you on your auto policy. Otherwise the claim may not be covered.
- Mexico- Many policies specifically do not provide coverage once you cross the border into Mexico.
- After market parts- Are not covered unless they are listed in detail on the policy and an additional premium is charged.
- Pre-existing damage is not covered

Why Do You Need An Umbrella?

Do you own a home?

Do you have money in the bank?

Do you earn a wage?

Do you own a business?

If you answered yes to any of these question you are a good candidate for an umbrella policy. An umbrella is additional insurance protection that is used once your existing policies have been exhausted.



We do not intentionally try to cause an accident or hurt someone on our property. The fact is- accidents do happen. If you press the gas instead of the brake or fall asleep at the wheel and cause major physical and personal damage you are responsible for that. What if you rear end a family of four and send all four of them to the hospital? Do you have enough liability protection to cover their medical and property damage bills? If you do not have the coverage do you have enough cash or assets to liquidate to pay them out of your pocket? Many people think they have nothing to lose because they do not own anything. You can lose the money you work hard for through wage garnishment.

Most umbrellas start at \$1 million in exchange for a few hundred dollars in premium. You are required to maintain certain liability limits on your home and auto policies to obtain the umbrella.

It is hard to predict how much will be rewarded in a lawsuit and we do live in an age where lawsuits abound. A few hundred dollars is worth the protection and peace of mind if your name is listed as the responsible party.



Multi-policy discount

Did you know you may be eligible for a multi-policy discount? Many companies offer a discount for combining multiple policies with them: Home + Auto, Home + 2nd Home, Home + Investment Property, Auto + Investment property etc. Let us save you money!!

Don't forget to inventory!

It is important to maintain an up to date record of your personal property in the event there is a claim on your residence. We recommend doing an electronic inventory with a digital camera or video camera. Go to each room, open doors, drawers and closets and take pictures or video. Scan and save any receipts or manuals. Save this information in a secure location. If you save it on your computer make sure it is not simply saved on the hard drive as the hard drive can be destroyed in a fire or flood or the computer can be stolen. We recommend a secure online location.



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Trenchant Circle... What's Your Piece Of The Puzzle?

Here's a listing of clients that do business with us.
We hope their services can be of value to you.
Let them know you saw their name in the
Trenchant Insurance newsletter.

Alpha & Omega Pool Services
702-560-POOL (7665)

Antonia's Nuts:
www.antoniasnuts.com

Barry Weinstein - Herbalife:
702-952-9954

Brake Masters:
www.brakemasters.com

Century 21 - Maria Armington:
702-355-2874

**Chad A. Kohler - Accounting &
Income Tax Services:**
702-788-8400

Cloth Connection:
702-248-6777

Collision Authority-Spring Valley
702.877.7000

Elvis Impersonator:
www.jacksings.com

EvoFi One Mtg: 702-525-3601

Flair Bartender: 702-497-0367

Forex Signal Service:
www.propipper.com

Henderson Restaurant & Supply:
702-568-728

Intracosmedia:
www.intracosmedia.com

My Yoga Break: 702-769-4269

JOY PAWS (Canine Massage):
702-896-5713

L. A. Design & Staging:
702-203-5000

**National Assoc. of Moms in
Business:** www.MIBN.org

Reginald Jules - DJ & Handyman:
702-460-7708

Safe Kids Of Clark County:
info@clayrefoundation.com

**Shawn Tsuda, MD General
Surgery/Bariatric Surgery:**
702-671-5150

Dr. Sandra Swan, Chiropractor
702-796-1915

Wizard One Pest Control:
702-496-3737

If you would like to be part of this
list, please email your personal and
business information to
insurance@quoteroad.com.

