



TRENCHANT
INSURANCE
Home · Auto · Life · Health

Through Trenchant Eyes

Winter Newsletter

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What's Inside?

Why Do You Need Life Insurance?

Page 2

Factors In Determining Life Insurance Cost

Page 2

Holiday Recipe From Our Family To Yours

Page 3

What To Do If You Are In An Accident?

Page 3

Trenchant Circle

Page 4



www.quoteroad.com

Check out my blog!

Shopping for insurance is easy at
www.quoteroad.com
Check Out Our Blog!!!



My daughter Tori is now 19 months old. She loves to sing, dance and read books. She also loves to play in my pots and pans- who knew a strainer could be so fascinating? She is full of energy!
- Gina Russo, President

Do you know we offer:
Home – Auto – Life – Health – Flood and Business Insurance?
Let us shop a rate for you!!!

Why Do You Need Life Insurance?

Tough times are forcing people to cut insurance. When looking at your life insurance here are reasons why you should keep your coverage and how life insurance can help you:

- Life insurance replaces family income (or lack thereof) to maintain a standard of living
- Pay off debt such as mortgage, car loans, credit card debit
- Pay final expenses such as funeral/burial costs
- Use to pay for children's education
- Pay estate taxes
- Pays expenses for tasks you would normally do such as day care, home maintenance etc.
- Pay expenses to keep a small business in the family
- Some life insurance policies accrue cash value which can be used as a savings account
- Purchasing life insurance on a child allows that child to get rates at the lowest possible premium. The same policy purchased as an adult will be significantly higher. If the child develops a health condition as an adult he or she may be uninsurable. Getting the coverage as a child ensures he or she has protection.

Factors In Determining Life Insurance Cost:

- Value of the policy
- Length of time (term vs. permanent)
- Height, weight, gender
- Being a smoker increases price
- Pre-existing conditions
- Occupation
- Hobbies
- Driving record
- Generally, the healthier and younger you are the better the rates
- If you have stopped smoking, lost weight or become healthier, you may be able to decrease your current premium. Talk to your agent.



Welcome Our New Agent – Kelli Armstrong!!!

Please welcome our new agent Kelli Armstrong. I have known Kelli for four years and am happy to have her on our team. Kelli has several years in the insurance field and specializes in Auto, Home, Renters, Condo and Flood Insurance.

What To Do If You Are In An Accident?

It happens... SO, here is what you do if it does.

1. Call the police
2. Do not admit fault – discuss the accident with your agent, insurance company or police only
3. Get all of the other party's information: Name, address, name of insurance company, policy number, vehicle information and any other pertinent information you can obtain
4. Get information of all witnesses
5. Report the claim to your insurance company

We have accident kits available for pickup!!!

We Now Represent Mendota Insurance!

Mendota
INSURANCE

Trenchant Insurance has added Mendota Insurance to the many companies it represents. Mendota Insurance Company has been providing personal auto insurance since 1989 and is headquartered in Eagen, Minnesota. Mendota is a wholly-owned subsidiary of Kingsway Financial Services. Mendota prides itself in competitive pricing, low down payment options, convenient payment options such as automatic EFT, cash, check or credit card, pay by phone, 24-7/365 claim service and toll-free customer service. If you are interested in us shopping your rates please contact us.

Other companies we represent: The Hartford, Mercury, Safeco, Travelers, Oregon Mutual, Viking and many more!

Holiday Recipe – From Our Family To Yours...



Easy Corn Pudding

- 1 -15oz can creamed corn
- 1 -15.25 oz can whole kernel corn
- 1/4lb butter, softened
- 1 -8.5oz package corn bread mix
- 1 -8oz container sour cream (optional)

Directions:

1. Preheat oven to 350 degrees. Put butter in 2 quart casserole dish, place in oven until melted.
2. Remove casserole dish and add creamed corn, kernel corn, corn muffin mix and sour cream. Mix well, bake uncovered approximately 30 minutes. This yields 6 servings and can be doubled, tripled and yes I have quadrupled it before!



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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.

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 Bartendar: 702-497-0367

Henderson Restaurant & Supply:

702-568-728

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

Priority Payroll:

www.prioritypayroll.net

R.A.N.D.M. Pool Services:

702-374-5325

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

Versaplanet.com:

www.versaplanet.com

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.

