

Bene'-Kelly Insurance Newsletter

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Beware of Unsolicited Quotes!

We all see the commercials and receive the letters about saving hundreds on insurance but there are some important things to keep in mind...

- These "generic" quotes **DO NOT** include optional coverages such as earthquake, jewelry, water back up, identity theft, etc.
- These "generic" quotes **DO NOT** include any claims activity such as prior tickets or accidents or home claims.
- Finally, these "generic" quotes **ALWAYS** include **introductory discounts** that fall off at your renewal causing the price to go up substantially.

Too Good to be True!

When you think it's too good to be true, it usually is. There's truth to the saying, "You get what you pay for." Stay away from companies that want to sell on price alone. If they cut corners to get the price down, you can only imagine what they will do at the time of handling your claim.

Is it a Bait and Switch scheme?

Probably. Be on the lookout for insurance carriers who present you with a great deal, just to earn your business. There's always a catch. Don't give up your hard earned longevity with a company to chase after an introductory rate that expires at your 1st renewal!

News Around the Office

It's Back to College for several of our employee's children this month - Good Luck to All!

It's also a good time to let us know if your son/daughter is taking a car with them or not - this could have a positive impact on your Auto Rates!

- Stephanie's son is a Sophomore at Kansas University and is studying Architecture.
- Carol's daughter is a Junior at Truman State University and is studying Biology.
- Kathy's son is a sophomore at Missouri S&T studying Chemical Engineering and her daughter is a Senior at Missouri State University studying Electronic Arts.
- Taralyn's son is a sophomore at Forest Park Community College and is studying Culinary Arts.



Testimonial

Here is a nice comment from one of our clients. It's always great to receive feedback - we appreciate our customers very much!

"The Bene'-Kelly staff always goes the extra mile to reduce my premiums without coverage reduction for my personal, business and now my childrens insurance accounts. Their staff is my best advocate when it comes to my insurance needs A to Z." ~ Gary E.