



# A.L.L. INSURANCE CAN HELP!



**Dear Antonio,**

A.L.L. Insurance offers a full portfolio of Property and Casualty protection for small and medium size businesses, from essential coverages companies need to keep running and growing, to unique capabilities not often available from other insurance providers.

We also offer a variety of policies to protect your personal assets. With our insurance experience and underwriting expertise, A.L.L. Insurance can provide tailored protection programs for your business and your personal insurance needs.

**CALL 816-448-3762**

## **TIPS on Car Insurance Savings**

It can be easier than you think to put the brakes on high auto insurance rates - as an independent agency, **A.L.L. Insurance** can help! We can review your policy and possibly help you find a variety of illuminating ways to save money. Here are some things you may want to consider:

• Ask us to check several companies' rates. This is the single most important thing you can do to get the best possible rate-and we can do it for you quickly and easily. The difference between the highest and lowest rate available to you from different companies could vary by hundreds of dollars.

• Reduce or drop physical damage coverage on an older car. Depending on your car's age and where you live, comprehensive and collision coverage may not be worth keeping. We can give you advice on whether it makes sense to reduce or drop this coverage altogether.

## Business Insurance We Offer..

- **Businessowners Package Policies**
- **Commercial Property**
- **General Liability**
- **Professional Liability/E&O for Various Professions**
- **Medical Malpractice**
- **Worker's Compensation**
- **Commercial Auto**
- **Employment Practices Liability**
- **Umbrella Policies**
- **Technology**
- **Garage Liability**

## Personal Insurance

- **Homeowners**
- **Auto**
- **Life**
- **Health**
- **Boat**
- **Motorcycle**
- **Recreational Vehicles**

- Raise your deductible. According to the Insurance Information Institute, raising your deductible from \$200 to \$500 could reduce your collision and comprehensive cost by 15 to 30 percent. In addition, because the average driver files a collision claim only once every ten years, odds are that over the lifetime of your car, a higher deductible will save you money. We can show you how raising your deductible will lower your premium.

- Look for discounts. Many insurance companies reduce premiums for certain driver traits or car features. For example: being a homeowner for more than three years, nonsmoker, nondrinker, students with good grades, senior citizens who have taken an approved defensive driving course, people who only drive for pleasure, cars kept in garages, antilock brakes, antitheft devices, air bags, etc. Ask us to check.

- Don't assume having your car and home insured by the same company is the best option. Because auto insurance rates vary so much from company to company, it may make sense for you to have your car and home insured by separate companies. Let's talk about it.

To learn more about all an independent agency can offer you, call **A.L.L. Insurance** or visit

[www.allinsurancekc.com](http://www.allinsurancekc.com)

A.L.L. can provide comprehensive protection through the TOP carriers we represent. The companies we represent offer broad and relevant coverage for small businesses, for example, one of our primary carriers CNA offers more than 300 optional coverage endorsements that offer increased deductibles and a wide range of limits for both Property and General Liability coverage. Many of the coverage options are uniquely designed and not typically offered in today's competitive marketplace. By offering broad range of insurance products, being a customer driven agency and offering options to make sure we are competitively priced, we make it easier to do business with us and make A.L.L. Insurance the clear choice for small and medium size business insurance needs and personal insurance protection.

**REFERRAL PROGRAM**



**REFER A BUSINESS AND GET A \$25  
GIFT CARD**

**REFER A FRIEND FOR  
HOME-AUTO-LIFE-HEALTH AND GET A \$15  
GIFT CARD**

Offer expires on 03/01/2010. Gift Cards will be mailed after the second monthly premium is paid.

A.L.L. Insurance is committed to being one of the most professional Insurance Brokerage's in Kansas City. We hope you find our emails helpful and informative even if you are not a current customer. As the owner, I feel it's necessary that insurance representatives are available to answer your questions and that we take our profession seriously as we are the liaison between you and the insurance company that protects your family's assets. At A.L.L., we understand that we can not be successful without You, "The Customer", we appreciate your time and your business!

Sincerely,

Tony Lee, Agency Principal  
A.L.L. Insurance & Marketing LLC