

Spring Newsletter

A.I.B. Insurance

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We offer Accident & Violation Forgiveness too!

By now you've all heard about all these insurance companies adds offering accident & violation forgiveness. They act like it is included free of charge to you the insured. But it does cost money & is available to our clients as well. Safeco & Allied have available these endorsements for you, if you're interested in adding these to your current policy. Please let us know if you are interested in finding out just how little it may cost you to add these to your policy. Progressive offers a similar program, in which you can save money off your premium by being a safe driver out on the roads. Once you've signed up for the program, they offer a 5%

discount up front & your rate can only decrease based on your driving habits. They do require you plug in a small device to your vehicle, as they monitor your driving habits for a small period of time & possibly offer you an additional discount based on how you drove during that time period. There's no harm in finding out if you qualify for a preferred discount on your auto policy today! Each vehicle you add these device too, will become eligible for up to a 40% discount.

"We also offer Violation & Accident Forgiveness, just ask about it"...

Spring season is here again and so are all the allergies...

The spring season is finally back & that means a lot of changes are in the air. This begins with lots of pollen in the air, which can cause a major headache for your allergies. Real windy days are bad, as they spread the

pollen throughout the air. To keep your allergies to a minimum, try taking these few simple steps; Wash your clothes & pets often, keep the windows to your car & home closed during windy days, vacuum your home at least twice a week

& avoid the outdoors if you can during high allergy counts in your area. But when you do go out, try to enjoy the pretty colors of the new season & make it down to the ballpark before the heat of Summer hits.

Special points of interest:

- Allergy season is in full affect.
- Trees & Flowers are blooming.
- Baseball is back & so is the Blues Playoffs.
- Pretty colors of the new season.

Guard of Berkshire Hathaway & B.T.I.S.: part of our new specialty markets for contractors & business owners.

Here at Associated Insurance Brokers, we continually do our best to get the insurance companies that best meet our insured's needs. That's why over the last several years we have acquired the services of Guard (a division of the Berkshire Hathaway co) rated A+ by A.M. Best & B.T.I.S. (Builders & Tradesman Insurance Co). Guard targets restaurants & retail stores for Business Owner's & Workers Comp

insurance policies, as well as artisan contractors. BTIS specializes in contractors & offers what many companies don't "faulty workmanship"! If you happen to own any of these types of business's or know someone who does, please allow us to work up a no obligation quote. Both companies are admitted carriers, have excellent claims service & really competitive rates. Don't be

left out in the dark, make sure to give us a call today and let us know how we can better meet you or someone you may know specialty insurance needs.

Sewer Back up not covered by flooding.

"Sewer back up doesn't cover damage caused by flooding"

Most people now days carry sewer back up, to protect their home & valuables from any damage that may arise from a sewer back up claim. What people may not realize is that sewer back up caused by flooding is not covered under this endorsement. The government does offer this coverage & is available through our agency. They determine the rates, based on the level of risk your

property is located at. So the closer you are to a water source, the higher the rate maybe. Unlike home owners or auto insurance, there's only 1 rate based on the level of risk you're near. There is also a 30 day waiting period on all flood policies. So if you need a flood insurance policy, please don't wait until the flood waters are getting close to your home or property. It usually takes

only a day to get a quote back & is based on how much coverage you are wanting or required to carry.

You're referrals helping the Valley Park food pantry.

As a way of giving back to the local community, we are donating money to the Circle of Concern food pantry in Valley Park. Beginning in the month of February this year, we began donating \$10 to the Circle of Concern for every referral we receive. During

the first 3 months of this drive, we've collected nearly \$100 & we want to top that mark here in the next 3 months! Please have a family member, friend, co worker, doctor or anyone else you may know give us a call for a free no obligation quote

today... As a family owned small business, we greatly appreciate each & every referral we get! So not only are you helping us grow, your helping a local charity in the process!

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Associated Insurance Brokers is a family owned and locally operated business since 1980 by Robert Antoine. By remaining independent brokers, we have the opportunity to work up a quote with several different insurance companies. This allows us to find you the best rates and coverage's available for your individual or business needs. We would like to thank you very much for your valuable business and look forward to assisting you or some one you may know, with any insurance need that may arise. Thanks again and enjoy the wonderful Spring season!



**ASSOCIATED
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Insurance Made Easy

St. Louis sports headlines, for the hometown fan.

The St. Louis Cardinals season is in full swing & off to a pretty descent start so far. It looks like we will be battling our arch nemesis the Cubs this year for the Central division title. It's a long season & it's anyone's division to take. Right now the Blues are headed into the 2nd round of the Stanley Cup playoffs at Dallas & look to gain the home ice advantage for the next round if/when they beat the Stars. Brian Elliot has been amazing so far & the STL line has carried the team to this point. Maybe this will be the year our St. Louis Blues take a trip down

Market street w/ the Stanley Cup trophy in tow. It appears the Billikins have found a new coach & what a great choice they've made! The 47 year old Travis Ford will be coaching in his 20th season & has lead his prior teams to the NCAA tournament 6 times already. After the Rams w/ the nasty & miserable owner Stan Kroenke packed their bags & headed to LA, it appears St. Louis maybe joining the ranks of the MLS. It's been awhile since we've had a team here & hopefully St. Louis will have the chance to experience & root on another home town team! A

local football player has made good & joined the ranks of the NFL, after enjoying 3 years of Ohio state football. Ezekiel Elliot was drafted 4th overall by the Dallas Cowboys & we hope he represents the town of St. Louis w/ pride! The Dallas Cowboys have a great tradition of producing quality hall of fame caliber running backs over the many years.