

## Special Report:

### **Seven Deadly Sins People Over 45 Make Buying Insurance. What your current agent may not be telling you.**

#### Deadly Sin #1

#### **Insurance is a Commodity.**

#### **Remember the Adage-You Get What you Pay For!**

It's no different in insurance. Most families are underinsured – and don't know it until tragedy strikes. Engage the services of an agency that takes the time and treats you like an individual. Use an expert who will advocate for your complete protection – and who understands the complex and differing needs of people and their unique lifestyle situations.

#### Deadly Sin #2

#### **He's Been My Agent for 10, 20 or 30 years They Must be Looking After my Best Interest.**

#### **Don't Let Apathy Come Back to Haunt You**

Insurance requires proactive professional and expert advice. Are you receiving regular correspondence via email safety tips, timely newsletters written by the agency (and not somebody sitting in Chicago writing copy)? What about regular personal review meetings and innovative plans like the Emergency Claim Alert Program? How do you know with any level of confidence that you have the protection you need for your peace of mind? The answer is you really don't, but don't let apathy come back to haunt you.

#### Deadly Sin #3

#### **Because All my Claims in the Past Have Been Handled Without Problems, I Must Have Good Insurance.**

#### **Even the Most Basic Policies Cover Individuals for Many Bad Things That Happen in Life.**

The reality is most people have a false sense of security. Remember, the past is not necessarily an indication of future events. People change, insurance policies change-- some for the better and others that take away coverage. Dangerous Gaps occur because people don't update their policies.

#### Deadly Sin #4

### **All Insurance Agents and Policies are the Same**

#### **Is Your Agent There When You Need Him or Her?**

Make sure your agent is there when you have a need. Make sure the staff is large enough to handle questions or claims when your agent is out of town or just out of the office. Don't just assume there will be someone there to answer questions and explain your policy. Have you checked to see what kind of educational requirements your agent insists the staff must have? Just ask!

#### Deadly Sin #5

### **Calling Around to Obtain Apples to Apples Comparison!**

#### **Don't Believe You Receive the Best Coverage and Price. It's a Trap!**

You may fix a little gap here or there and 'save' some money in the meantime. The reality is you have just 'fixed' the problem by forgetting about it for another year or two or three. At the same time, you and your family still don't have the protection necessary to protect your financial future. Dangerous gaps in insurance left undiscovered can instantly change your life...for the worse.

#### Deadly Sin #6

### **The Attorneys Only Sue Based on Whatever Insurance Limits I Carry.**

#### **This Advice Could Bankrupt You!**

Nothing is further from the truth! Insurance policies are legal contracts. They will pay only what the contract says they will pay. If the limits are too low and the judge says pay more, it's will come out of your personal assets. Can you afford \$769,000 if you are in an accident and you get sued?

#### Deadly Sin #7

### **I'll End Up Insurance Poor.**

#### **Don't Pay High Premiums if You Don't Have Too!**

Most people are underinsured. They end up 'insurance poor' at the time of a claim because they were improperly counseled on how to buy the most insurance for the least amount of money. An expert insurance agent can show you how to get the most insurance

for the least amount of money. An expert insurance agent after all buys a lot of insurance too!

It's true. Insurance IS a relationship business. The relationships must be built on the foundation of TRUST, LOYALTY AND THE VERY BEST INSURANCE PROGRAM MONEY CAN BUY. Year after year.

The O'Neill Group  
111 High St.  
Wadsworth, Ohio 44281  
Toll Free 1-800-334-1561  
[WWW.theoneillgroup.com](http://WWW.theoneillgroup.com)