

## WHY CHOOSE AN INDEPENDENT INSURANCE AGENT?

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Some people think it does not matter where they buy their insurance. However, buying insurance is not like buying bread, milk or gasoline. With insurance you shop around for the product that suits your needs best at the most affordable price. It does make a difference where you buy your protection.

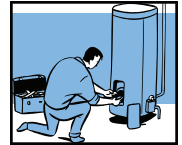
Chas. Lunsford Sons & Assoc. is an independent insurance agent who represents a number of different insurance companies to provide you with a better selection. As such we can evaluate your specific insurance needs and recommend a company which best matches your coverage, service and price needs.

Insurance is one of the most important investments for you, your family and your business. Without it, all of your most valuable possessions could be at risk. We understand the critical nature of having the right coverage to protect your assets. We don't just sell you a policy, we act as your insurance consultant. We help you identify exposures and offer you choices.

At the Chas. Lunsford Insurance Agency, our customers are our most valuable asset.

Listed below is just a sample of the many "extra" coverages offered by the insurance companies we represent.

- **Homeowners Equipment Breakdown Coverage.** Did you know over 80% of equipment losses occur from mechanical or electrical breakdowns? Most homeowner's policies typically exclude these losses. This unique product extends coverage to all your important home systems and personal property due to loss by mechanical or electrical breakdown. Premium is \$23 a year.



- **Travel Insurance**—Provides coverage for trip cancellation and trip interruption. Also includes coverage for emergency medical/dental coverage; baggage loss or damage; travel delay; travel accident coverage. Premiums as low as \$325 for an annual policy with no limitation on the number of trips.

- **Wedding Insurance**— An insurance policy that offers financial protection if certain unfortunate, unforeseen events occur. The Wedding Protector Plan offers a variety of coverages such as: cancellation or postponement. This policy can cover a variety of situations like lost deposits; lost rings; severe weather; ruined photos; damaged gifts; sudden illness; lost or damaged dress or tuxedo. Premium as low as \$160.



- We also represent companies who provide coverage for antique automobiles; dwellings under construction; watercraft; jetskis; flood; wind; home business coverage; travel trailers; mobile homes; farms; homes; automobiles; personal umbrella coverage; dwellings held for rental; business insurance and more.

We appreciate your continued business with our agency and can assure you, you will always receive the professional attention and service you deserve. Please give us a call if we can assist you with your insurance matters.