

TIPS FOR PREMIUM RENEWALS

Revision to Declarations Page to Include Explanation of Fees

Foremost® is making revisions to Declarations Pages to provide our customers with a more detailed explanation of payment plan service fees. For all products, the customers' Declarations Page will be amended to include a section titled "Additional Fee Information." This change will be introduced in Delaware, Idaho, Louisiana, Missouri, Montana, New Hampshire, New Jersey, North Dakota, Oregon, Tennessee, Utah and West Virginia on October 1, 2012. **Integrity Insurance** clients may call us at (225) 686-1217 if you have questions regarding your new Foremost® declarations page.



Does my coverage fit my current needs?

If your policy will be up for renewal soon, it's a good time to review your coverage with an **Integrity Insurance** agent, 225.686.1217. We can go through your policy and help decide if you have the protection you currently need and the discounts you deserve. Money may be saved by qualifying for discounts that may not have been previously available.

Did you know that SAFECO offers an alternative to costly product and home warranty plans?

Safeco's equipment breakdown coverage is a unique coverage that extends to your essential home systems and personal property. It provides protection in the event of an unexpected mechanical or electrical breakdown not caused by normal wear and tear or corrosion. This coverage is convenient, seamless and just **\$2 a month!** It can replace costly home warranties and big box retailer extended warranties. We will also replace a covered appliance with an Energy Star rated product of like kind and quality.

Typical household items: Washers & dryers, dishwashers, ovens & microwaves, heat pumps, electrical service panels, water heaters, sump pumps, swimming pool equipment, computer equipment, refrigerators & freezers, garbage disposals, heating & A/C systems, home security systems, well water pumps, surround sound systems, televisions/plasma/LCD.

Progressive and ASI Join Forces to Provide Discounts

ASI Homeowners with a Progressive Auto Policy are now eligible to receive Home/Auto discounts. Call your **Integrity Insurance** agent, 225.686.1217, and see if you qualify for these new discounts!

How often should I review my policies?

A good rule of thumb is to review your policies each premium period. However, it is recommended that you review your coverages **at least every three years** to make certain that your needs continue to be met and that you are receiving discounts for which you may currently qualify.