

Sonoma Valley Insurance Agency, Inc.

John Caris and Elissa Wadleigh

707-935-6294 phone

707-935-3602 fax

www.SonomaValleyInsurance.com



How to Buy Insurance for a Home 2013

Agent vs. Broker

The contract your insurance professional signed with the insurance company determined if they are an 'agent' or a 'broker'. An agent represents the company to an insured while a broker represents the insured to multiple companies.

Typically, an agent will represent just one company, so to win business, they may have to make their client's needs fit the company's offerings, not necessarily considering the client's best interests. If your only tool is a hammer, every problem can look like a nail.

The ability to quote with multiple companies is the core essence of an insurance broker. Sometimes a property won't fit into a preferred carrier's program due to its age or location or condition. A broker is free to search out a program that fits the client's needs, ensuring the best price for the needed benefits.

Since we have both 'agency' and 'brokerage' contracts with many companies, our clients get access to a broad range of insurance programs, ensuring the best value for their insurance budget.

Choose a Quality Company

Service Center

The best insurance companies staff service centers for the benefit of their policy holders. Service centers offer an enhanced service level by being open extended hours, even 24/7/365 in some cases. Clients should call a service center for billing questions, making a payment, policy changes, adding a new vehicle, requesting an evidence of insurance, changing drivers, getting a quote for a hypothetical situation, and reporting a claim.

The agent/broker remains the best source for answering questions about how coverage works, what is covered by a policy, how much coverage you should have, claim submission scenarios, different company options, and problems with the service center.

Multipolicy Discounts

If a property fits in a preferred carrier's programs, usually the door is opened to multipolicy discounts. Auto, home, umbrella, and even rental property policies can be written in a package to ensure best pricing.

Claims

The cheaper the premium, the harder the claims process may be. If a company is attracting premium through low prices, the only way it can make a profit is to slow down the payout of that premium during the claims process.

