

PERSONAL & FAMILY INSURANCE

programs & services

*Unexpected levels of service
you should expect*



PROTECTION MATTERS

Bad things really do happen. When bad things happen to you or your loved ones, they threaten those you care about and everything for which you've worked so hard.

If the unexpected happens, like a fire, theft or storm, you need the resources to rebuild or replace. If you are sued, insurance should pay the attorneys to defend you and pay any judgements if you lose. These days of raging weather, new emerging threats and more people suing each other every day **put all you have accomplished at risk.**

Almost all of the insurance policies we review are missing protection people need, or thought they had. HIC offers significantly more protection for your premium dollar. The peace of mind that comes with higher limits and better protection is priceless.

Real savings means saving you from dipping into your savings or investments to pay for what your insurance failed to cover.

THE HIC ADVANTAGE

HIC will deliver unexpected levels of service while giving you the attention you should expect, including:

- Seamless and easy transitions
 - We'll help cancel existing policies and forward proof to lenders to make transferring coverage easy
- Helping you "uncover uncovered items, situations or events"
- Regular review of carriers, protection and pricing – *so you don't have to*
- Being personally responsive to your requests, as well as offering 24/7 direct online access to your insurance carrier via our website: HruskaIns.com
- Most importantly, **we'll be there when you need us** – *especially when you have a claim*

In short, our entire organization will never become complacent and will always work hard to treat your account as if it were our own. We'll do everything needed to rise to the level you should expect.

Delivering this value proposition year after year creates beneficial long-term relationships. Unexpected things do happen and Hruska will always be there when you need us.



HRUSKA INSURANCENTER, INC.

"We Protect the Lifestyle You've Earned"

HruskaIns.com

1-800-827-5525 CHICAGO • MOKENA

ABOUT US

HRUSKA INSURANCENTER, INC.

HIC protects families and businesses from the economic impact of unexpected events that realistically can and will occur. Deeper relationships with more financially secure insurers allows us to negotiate better value for our clients.

No family can afford unexpected out of pocket expenses from uncovered claims. Better protection for the lowest available cost protects your family's finances today and every day into the future.

Our extra services, innovative approaches and proprietary techniques, combined with our insight and expert advice, prevent or reduce risk to your assets.

Highly educated, licensed and experienced staff deliver proactive responsiveness while always looking out after your best interests.

*"We Protect the Lifestyle You've Earned"
and consider this our most important responsibility*

PERSONAL INSURANCE

Home, Condo or Renters
Automobiles, Watercraft & more
Rental Properties & Second Homes
Personal Liability Lawsuit Protection

FINANCIAL SERVICES

Permanent & Term Life Insurance
Disability Loss of Income
Long Term Care Options
Annuity Tax Deferred Saving Plans
Group Health & Benefit Plans
Individual Health & Dental

COMMERCIAL BUSINESS INSURANCE

Liability, Property & Crime
Workers Compensation Solutions
Trucks, Autos & Equipment
Umbrella & Excess Liability



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