

**WE'VE TAKEN THE RISK OUT OF HOMEOWNERS INSURANCE  
AND WE'VE MADE **THE CHOICE OBVIOUS!****

SEE A COMPARISON of your Homeowners Plan VS. OUR **ClaimGuard® Plan**

Benefits & Coverage	Standard HO3 Homeowners Plan Depends on Agent 20-30 points covered	Homeowners with our <b>ClaimGuard® Plan</b> <b>101 Point Analysis</b>
Special Risk Coverage on Home	✓	✓
Replacement Cost on Home	✓	✓
Liability	✓	✓
Medical Payments	✓	✓
Additional Living Expense	✓	✓
Replacement of Contents, on HO3 if endorsed	✓	✓
Guaranteed Replacement Cost of Dwelling		✓
<b>Coverage on repairs or replacement of all home systems:</b> heating, a/c, hot water tank, electrical, typically anything that is mechanical or electrical or under pressure used to operate the house is covered.		✓
<b>Personal injury liability,</b> on HO 3 if endorsed		✓
Review of all appropriate endorsements, a 44 point checkup		✓
<b>Identity Theft Restoration,</b> (few co are offering this)		✓
Home Inventory Software		✓
Storage of Files on Secure Server		✓
Super Fast Claim Handling w/ software		✓
<b>Emergency Contact Concierge Service</b>		✓
101 Point Homeowner ClaimGuard® Analysis		✓
Includes: <b>Flood Plain Survey</b>		✓
<b>Mine Survey,</b> determine whether your area is mined		✓
Jewelry, Guns, Collectible Survey		✓
Personal Injury Survey, check your exposure on a scale of 1-10 (serving on a committee or board, how many kids do you ride in the car)		✓
Worldwide Trip Coverage, available 24hrs online		✓
<b>Free Membership Includes</b>	-----	-----
Ltd Time: <b>A FREE home organizer walk through</b>		✓
100s of free financial/ investment/ <b>tax calculators</b> & financial articles all online for our clients		✓
Free Newsletter, <b>Email Alerts/ we warned our clients before the freezing weather &amp; how to check on pipes</b>		✓
Free Member Hotline, ask financial/ tax questions		✓
Free Report on how to handle a claim so you don't make a mistake – from a retired adjustor		✓
Referral Gift Cards, Grand Prize 32" TV		✓
<b>NO PHONE CUES</b> – a human voice		✓
Our NO BS NO WIMP <b>Money Back Guarantee</b>		✓
<b>PEACE OF MIND</b> – Because you know you absolutely did your best for your family		✓

**I honestly don't know who the cheapest is, but I do know who strives to be the best!  
We offer only, what independent agents can – **CHOICE and FLEXIBILITY.**  
Call for a **NO OBLIGATION** review of your coverage! And ask about our low auto rates.**

Lanzo, Lutz & Associates PA, NJ & CT

888-PA-CARS-0 out of area • 724-274-8938 local PA calls or from cell phones

Website [www.lanzolutzins.com](http://www.lanzolutzins.com) free financial tools/tax calculators/reports, teen driving contract...

Email for more info: [claimguard@lanzolutzins.com](mailto:claimguard@lanzolutzins.com)

Email for any quotes you would like done: [quoteme@lanzolutzins.com](mailto:quoteme@lanzolutzins.com)