

# Sovis Insurance Agency

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*Providing Security & Protection  
Since 1945!*  
Auto • Home • Farm • Business • Life

## Why an Independent Agent?

As an independent agent, we represent several companies. We research these companies to find you the best combination of price, coverage and service. Your benefits include an explanation of the different types of insurance and a choice of insurance plans and programs. We offer one-stop shopping for a full range of products such as home, renters, auto, farm, business, life, health, and financial. We periodically review your coverage to keep it current. Overall, customer satisfaction is the key to an independent agent's livelihood. **Serving you is our most important job.**

## Binding Coverage

Technology has allowed us to do many things on the go. It is easy to send an email or leave a voicemail requesting changes to be made to your policy. But the fact is, we **cannot** place coverage in force or make any changes to your policy unless we speak to you personally. This is for your protection. There may be circumstances with your policy that do not allow us to make the requested changes. We may need to confirm your coverage. You deserve peace of mind knowing your change was done as you requested. You can use email or voicemail to get us the information, but **coverage cannot be bound until we speak to you directly.**

## Annuities

**Annuities are a Safe Way to Invest in Today's Market.** Many investment mechanisms are unpredictable and some even run the risk of losing money. **Auto Owners is currently offering a 4% rate of interest with a guarantee of 3%.** Auto Owners remains a very stable and consistent company. Its prudent and conservative investment philosophy has proven to be successful over the years and it continues to earn A+ (superior) ratings by A.M. Best and A (excellent) from TheStreet.com. Save money on your personal or business policies. A 5% discount is available on personal policies with an annuity of \$2,000 or more, and a 2% discount is available on business policies with an annuity of \$10,000 or more.

## Claims

Dealing with a loss to your vehicle, home or business can be unpleasant. We are here to help you along the way. If you should experience any problems with your claim, please call us. Keep in mind, with ownership comes responsibility. It is your responsibility to get the estimates for repair or replacement for items damaged or lost. Some people may believe this is up to their agent, adjustor or even the other party that may have caused the loss. You know where you want your vehicle fixed, or what contractor you want to do your repairs. We can offer suggestions, but you need to get the estimates for your own repair or replacement.

**Visit us online at:**  
**[www.sovisins.com](http://www.sovisins.com)**

## Commercial Umbrella

A commercial umbrella policy can protect your business assets from catastrophic liability or other unexpected losses. It can provide additional coverage not available elsewhere. A commercial umbrella provides liability coverage over your Commercial General Liability, Business Auto, Workers Compensation / Employers Liability. **Call or stop by our office to receive a commercial umbrella proposal for your business today.**

## Where is your Car?

Do you have a vehicle that is registered and plated for Michigan, but primarily garaged in another state? Maybe you keep the second vehicle in Florida at your winter residence; or your child attends college in another state. Michigan policies are designed to protect you in the State of Michigan. **If you keep the vehicle out of state, you risk the chance of not being properly protected.** Each state has its own laws. Even temporary residency in that state binds you to their laws. Give us a call so that we can provide the coverage you need for your situation.

## Don't Keep Us a Secret

We as parents and grandparents want to help the younger generation make good decisions. What better way than to pass on the good word about the relationship you value with your independent agent. If you are happy and satisfied with our services, why not steer them in the same direction you have gone? **Don't keep us a secret!** Send them to us for their own insurance needs. We will take good care of them, giving them the service and commitment that we have given to you over the years.