

Sovis Insurance Agency

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***Auto *Home *Farm *Business *Medical *Retirement Plans *Annuities *IRA's
*Long Term Care *Disability Insurance *Life Insurance *Individual & Group
Benefits *Medicare *Crop Insurance**

Open Enrollment Individual Medical & Medicare

Looking for Affordable Health Insurance? We can help! Our agents are certified to write both on and off the Health Insurance Marketplace with numerous carriers such as Blue Cross Blue Shield, Priority Health and HAP. Individual Open Enrollment Starts on November 1st, 2016 and runs until January 31st, 2017. Medicare open enrollment starts October 15th, 2016 and runs until December 7th, 2016. Did you know that it does not cost you anything to work with an agent? The prices would be the same working through an agent or doing it yourself. Let us take away the hassle of navigating through the Health Insurance Marketplace and avoid long hold times.



Recreational Vehicles

Golf Carts, ATV's, UTV's, Snowmobiles, 4-Wheelers: Did you know you are not automatically covered? Many people assume if they own a recreational vehicle, that the world is an open road. Most policies do not automatically cover you when you take them off your premises. This leaves you wide open for a liability claim if you hurt someone or cause property damage. The liability to cover these vehicles is inexpensive. Even if you never plan to leave your property with your golf cart, snowmobile, or quad, you need **off premises liability...** just in case. Call your agent right away!

Protect Your Loved Ones With Life Insurance

Many people insure their car or cell phone before they think about protecting their loved ones. Life insurance is one of the best sources of financial security for loved ones left behind after a death. A life insurance policy can be very affordable. Many Term Life policies can cost less than a \$1.00 per day. We offer a variety of life insurance products and annuities to fit your needs and life style. We are happy to provide you with a quote or review your current policies. Call us today!

4 in 10 people buy **Life Insurance** because of a life event



It's always the right time to review your insurance policies, call us today to get an insurance checkup.

Personal Umbrella

Are you covered for the unexpected? A personal umbrella is designed to protect you, your assets and family if you are faced with a lawsuit or an injury accident with expenses exceeding the existing coverage of your home or auto policy. It covers over and above your home/farm/business/auto/recreational vehicle and watercraft liability insurance coverage. **Don't risk losing everything you own. Umbrellas can be relatively inexpensive. We would be happy to quote one for you today.**



Big Rock Bike Helmet Event

For 5 years Sovis Insurance has Partnered with Auto-Owners Insurance and St. Mary's of Michigan Field of Neurosciences Institute in their "**Think First**" Bike Helmet program at Big Rock Elementary. This year the event took place on April 19th. The Injury Prevention Team from St. Mary's put on a presentation for the 3rd grade classes. They taught the children the importance of bike safety and brain injury prevention. Over 90 students received a free bike helmet this year.



Providing Security & Protection Since 1945!



Independent Insurance Agent



www.sovisins.com

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