

Here's the information you requested!

SPECIAL REPORT FOR HOME OWNERS

Inside this special report...



Homeowners ONLY! How you can - and must - protect your family from financial disaster!

If you own a home, your family is in danger every day... finally, what you need to know to get the peace of mind you work so hard for!

by John Orr

For most people, insurance is a mystery. Because they don't understand it, a lot of people think they're being "ripped off". I want to end all that. I'm an industry "insider". A licensed member of the "club". I've sold insurance. I've studied it. I've discovered what makes "good insurance", and what makes "bad insurance." I know that not all insurance is "created equal".

Your home is probably your most valuable asset. It is also one of the most hazardous in terms of the accidents that can happen in and around it. As well as the calamities that can happen to it. This can damage your financial security.

Insurance "Insider" Reveals Little Known Secrets Of How Homeowners Can Leverage Insurance Industry Resources for Their Own Financial Benefit!

You see, I've been working inside the insurance industry for years. I've studied it in detail, from policy to claims. And I've made a moral decision: to reveal the inside secrets of how you can leverage the vast resources of this multi-billion dollar industry for your financial well being. And since homeowners are my specialty, the family is where I decided to focus.

Maybe this story will quickly explain what I mean.

Has anything like this ever happened to you?

Bob pulled into his driveway. As usual he was the first home on Thursday evenings. Julie, his wife, and kids were always tied up on Thursday evenings with swimming lessons and choir practice. It was just one of those busy days you have when you are raising a family. But he didn't need to remind himself. He loved his family. It was, after all, his reason for living, and it was worth the sacrifices.

As he walked towards the front door, he picked up some litter outside the door. Opening the front door was always a comfort. Coming home. But wait... something was wrong. When he stuck the key in the lock, it didn't feel right. It was already unlocked. Did Julie beat him home? He didn't see her car. He opened the door. His heart sank. A quick scan of the premises told him this was going to be bad. Every drawer of every desk was open. The furniture had been pushed around, and a chair was knocked over.

"Did they find the keys?" He ran to the keyboard in the back hall. Sure enough, they found the car key and the spare house key.

"Did they take money or cheques?" How much cash was in the container in the kitchen.

His mind started to race. Who could do this sort of thing?

He saw that his leather chair was slashed! His heart started to beat with anger, or was it fear? If they slashed his chair, that means they did more than try to rip off money. They vandalized. What other kinds of damage did they do?

He didn't think it would do much good, but it was time to call the cops. As he sat there waiting for the police, his mind started to race. What else could they have done? What else could go wrong? Could these punks, or whoever did it, have damaged his computer? What about the riding mower? Was it still out back?

Bob wandered back to the family room. "Holy smokes!" he moaned. "Look at how much they have smashed up and taken!"

It took a lifetime to put this all together and now it was destroyed.

What would he tell his wife and kids? How long would it take to renovate the house and replace the furnishings? Where can the family live now? Where would we get the money for all this?

He started thinking about his insurance agent. He never paid much attention to that policy. Always figured nothing would really go wrong. Now he was really scared. What was covered? What wasn't? How was he going to pay the bills? He hadn't saved for this kind of disaster.

Who could have done this? His mind started to think of neighbourhood kids, no, it couldn't be. He had always treated them like family.

He heard a knock on the door. Must be the cops...

It took a few missed phone calls, but finally Bob caught up with his agent, Jim. He told him the whole story. The next day, Jim came down to the house and walked through it with Bob. At the end of their tour, Bob looked at Jim expectantly. "Well?", he said. Bob could tell by the look on Jim's face there was something wrong. Jim's eyes darted around the room. "Well, Bob, I'm afraid we might have some problems."

Has that kind of thing ever happened to you? How many times will it happen in the future? How will you ever know?

Bob was crushed. You probably would feel pretty panicky too. You see, your home is more than just a building. In a lot of ways it's your life. It's what gives you security and freedom. It's where your kids' have birthdays, where they recuperate after their operation, where you come home to after vacation. It's your house, your yard, your future. How can you replace the diamond ring you gave your wife.

Like I said, it's your security and your freedom. Some day, you hope to retire in it. And then something goes and screws it up. But it doesn't have to be that way. You can have the dreams you cherish. You can count on the security you desire. You don't have to worry every day about something happening, that's going to set you back.

We both know it's not just vandalism. Heck, a lot goes wrong around a home just because that's the way it is. It is the nature of a family.

Think Of All The Things That Could Go Wrong... If You're Not Prepared!

Like an canvasser slips outside, or inside, your home. Who's responsible? *Are you covered?*

Like a fire starts from a faulty electrical wire and your home suffers smoke damage, and all your furniture was wrecked while they put out the fire! Who's responsible? *Are you covered?*

Or the fire that makes your home uninhabitable for a month. Who pays for temporary accommodations? Your added food costs because you'll have to eat in restaurants? Do you have enough cash to survive? Or do you just lose everything, for something completely out of your control?!

It doesn't seem fair. But I've seen good people suffer needlessly, because they didn't know the secrets of how to make the huge resources of the insurance industry work for them. Listen, I've been working with homeowners for a long time. I've heard every horror story in the book. If they were my clients, more often than not, we took care of their problem. Quickly and easily. But sometimes they became my clients after they had a really serious claim, and wished they had me before the claim.

You Can Have The Peace Of Mind And Security That You Dream Of...

But listen, you won't have it if you pretend you don't own a home with risks. Face up to those risks and you're half way there. And I want to help take you the other half of the way there. I'm willing, in fact, I'm excited about, revealing to you some inside secrets about the insurance industry. You see, I've worked inside the industry for a long time. I'm a licensed member of the "club". I've figured out how it works. And I know things that would make a layperson's head spin. Just because I've been around it so long. And I've got good news. The resources of the insurance industry are vast. And I can show you how to put them to work for you.

Why Would I Give Away My Inside Secrets?

That's a really fair question. And I want to answer it honestly and truthfully. Because it's good for you, and it's good for my business. Period. You see, I'm willing to give away a lot of my knowledge to homeowners. Knowledge that's taken me years to accumulate, organize and perfect. And I have found, time and time again, that generosity and the willingness to provide really great service comes back to me, tenfold. In fact, that's how I've built my business.

Right now, let's talk about three of the most important things you can do to protect your financial well being and the future of your business.

- 1. Have an insurance specialist conduct an evaluation and inspection on you home.** You live in the real world. A homeowner's life has more risk than most people would dream of. And they're not all the same! Different people run different risks. You could be laying your family wide open for financial disaster, unless you've had someone help you analyse your risks. And put, together a comprehensive insurance plan to protect you. Bankruptcy? Money nightmares? Property losses? I've seen it way too often. And it didn't have to be that way!
- 2. Use an independent insurance broker.** I'll be blunt about this. I know how this industry works. Like I said, there's a lot of money in the insurance industry, and you want to make sure it works for you. So you don't want an insurance company employee for your Insurance person. You want someone who's going to work for you! Not someone whose paycheck is tied to one company. But someone who can shop the market, compare price and get the most comprehensive coverage for you, maybe even use multiple companies for your total coverage. You want good price? And you want protection when disaster strikes? Use an independent insurance broker.
- 3. Don't trust the financial protection of your home to an insurance broker who is not a specialist with personal insurance coverage, and the special problems people like you face every day!** Listen, insurance is a huge industry. There's insurance for everything. Anything you can have, do, own, manage or whatever - there's insurance for it. And nobody can specialize in all of it. In fact, a professional independent broker can only specialize in a few niches, and really understand them.

Insurance is a very technical business. Policies, coverages, endorsements, exclusions. It has a language all its own. And the insurance needs of each class of risk are highly specific. If someone specializes in insuring large commercial businesses, that doesn't mean they know anything about home, auto or personal insurance! And just because your wife's cousin sells insurance, doesn't mean he's the guy to trust the financial health of your family too!

And this is what you're not looking for:

- A person or insurance office that just tries to sell you their services on meaningless platitudes, like "quality" or "excellence". They're just buzz words that don't mean anything anymore.
- An insurance office that tries to sell you on their services just because they've "been around since 1934" or some such nonsense. Yes you want a professional that has studied the business, but what do you care what they were doing in 1934. Believe me, insurance back then wasn't anything like it is today! And I should know, we have been in business since 1892!
- An insurance sales person that doesn't know homeowners. I know I've said it before, and I'll say it again. You wouldn't let a foot doctor perform surgery on your heart, would you? I didn't think so. So don't trust your financial well being to just any insurance person!

A few weeks later...

Bob had just met with a new insurance professional. He was beaming. He practically fell off his chair! This broker really told him the "inside secrets" of the insurance industry.

"I normally really do hate paperwork. But I am a homeowner, and I do practically have my life invested in this house. I know more about protecting my home and future for myself and my family than I ever thought was possible. Frankly, I'm just a lot more confident seeing things turn out the way I want them to."

"That's what I'm here for. And you can call me any time you've got a question or a problem."

In one short meeting, this new broker showed Bob:

- how to avoid the single biggest mistake homeowners make in protecting their home.
- the importance of having a broad market of insurance carriers to get the most complete coverage at the best price.
- the critical importance of having an evaluation on his home.
- the most powerful, proven 7 step system for protecting your home and your future.

After his meeting with this new broker Bob did feel more confident about his future. One meeting completely took away that "cloud of uncertainty" that had been hanging over his head for so long.

How would you like that kind of information?

How would you like to know that you really are going to have a more secure future for yourself and your family?

Don't you deserve it?

I'll help you -FREE! Yes, you read that right. I'll teach you everything that Bob learned. Including the *most powerful, proven 7 step system for protecting your home and your future.*

Plus, one more thing. I'll assist you in performing an evaluation on your home. *At no charge.*

Why?

Why would I my spend time revealing what's taken me years to learn, at no charge? I'll tell you why. Because I've built my business on my reputation. I find that the more I give away, the more comes back to me. I never hard sell insurance. I'm in the service business. And the better service I give, the better it is for all of us. My clients stay with me a long time -and they refer their friends. And, frankly, I get a lot of clients by being generous. I happen to think I serve homeowners better than anyone in this area. That's partly because I spend a lot of time with them. And spending time with homeowners is good for my business. So I've learned all about what different families do. *How to protect them. And how to do it at the best price.*

So if you want to protect your home from a future crisis or catastrophe... or just see if you can save money on your insurance, call my office. The worst you'll do is spend a few minutes learning. That alone is good for your family, isn't it?

Sincerely,

John Orr

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1270 Pontiac Court, Sarnia, ON N7V 2T1 / (519) 383-0044 • 4237 Petrolia Line, Petrolia, ON N0N 1R0 / (519) 882-1290
Toll Free: 1-800-265-7588 • Web Site: www.city-ins.com • e-Mail: spurr@ebtech.net