

**Here's the information you requested!
Special Report for HomeOwners....**

**Insurance Insider Reveals
Little Known Secrets:**

**9 Ways You
Can Save Money**

**On Your Home Insurance – And Ensure Your
Family Will Always Have A Home!**



**This report shows you how you can protect your home and
your loved ones, while you save money using little known
secrets of the insurance industry.**

From the Desk of Ryan Tupper;

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 may be the largest investment you ever make. It needs to be protected.

So does your family.

So does your family's future.

Insurance "Insider" Reveals Little Known Secrets Of How You Can Protect Yourself and Your Loved Ones -- While You Save Money...

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 I specialize in the needs of automobile owners and their families, I decided to dedicate myself to unlocking some of the valuable "mysteries" of the insurance industry.

Does This Sound Familiar?

Bob and Mary were looking at their bills. Every now and then they tried to prepare a budget. It wasn't easy, but they tried to stay within their budget – and tried to manage their money as well as they could.

Bob couldn't believe it. He just opened the new insurance bill. "Holy smokes! Are we paying this much for insurance? I thought it was about \$200 less than this. What do they do – sneak it up on you when you're not looking?"

"I don't know", Mary sighed. 'It's not like we even use it. I don't remember the last time we even had a claim.'"

Premiums, policies, collision, comprehensive ... it was all pretty confusing. They were both thinking the same thing, "oh, well, we'll swallow it. There's nothing we can do about it now."

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Part One: 9 Ways To **Save Money** On Your Home Insurance

First, let's look at the typical homeowner's policy.

It's not just one kind of insurance. It's usually seven different kinds of insurance - - all rolled into one policy!

Let's take a quick look at what they are:

- 1. Principal Dwelling** – Is the main dwelling on the described property.
- 2. Detached Private Structures** – Provides for detached garages, tool sheds, fences etc.
- 3. Personal Property** – All of your possessions not used for business.

4. Additional Living Expense – Ensures you will be provided accommodation in the event your home is damaged to the extent it is uninhabitable.

5. Personal Liability – Protects you against lawsuits arising from your personal actions, or accidents that occur on your property.

6. Voluntary Medical Expense – Pays the medical expense incurred by a guest to your home, as a result of an injury that is not covered by any other medical plan.

7. Voluntary Property Damage – Will cover damage for which you are not legally liable, but which you instruct the company to pay for moral reasons.

So that's a quick overview of the seven kinds of insurance you'll usually find in an auto policy. (Please be aware, this information is offered for general information. It is not a legal definition of any policy, many of which vary slightly -- and is not a substitute for reading and understanding your own policy!)

Some Points To check, To See If You Can Reduce Your Premium:

Money Saving Tip #1) Raise your deductible. Your "deductible" is the amount you pay when you make a claim before your insurance "kicks in". In other words, if you have a \$1,000 claim and a \$300 deductible, you pay the first \$300 and your insurance company pays the next \$700. The disadvantage of raising your deductible is that when you do make a claim, you'll pay more. The advantage of raising your deductible is that your premium will go down, sometimes by as much as 10% to 30%.

Money Saving Tip #2) Verify that the amount of insurance for your dwelling is not too high. While it is necessary to carry an adequate amount, automatic increases at renewal may have resulted in you being over insured. Periodically have a new rebuilding cost worksheet completed by an insurance professional. (see the end of this report for the contact information required to correctly establish the rebuilding cost of your home.)

Money Saving Tip #3) Verify the need for the personal articles floaters on your policy. The "all risk" coverage provided by these riders may be more economically obtained by a more comprehensive policy wording.

Money Saving Tip #4) When you move, consider the cost of insurance.

Yes, the cost of insurance varies from place to place, even right here in our community. When you're thinking of moving, give us a call and we'll tell you about possible differences in insurance costs.

Money Saving Tip #5) Improve the fire and burglary protection of your home.

Some companies give discounts not only for alarm systems, but also for smoke detectors, dead bolt locks and fire extinguishers.

Money Saving Tip #6) Keep the company advised of improvements you do to your home. A new roof, updating of your furnace, plumbing or electrical wiring could save you money.

Money Saving Tip #7) Make sure your wood burning appliance is an approved unit.

If you have a wood-burning unit in your home, provide your company with a copy of the manufacturers installation specifications as well as details as to the clearances of your unit.

Money Saving Tip #8) Keep your broker informed when you celebrate birthday's of significance.

Companies are beginning to allow mature discounts as early as 40 years of age. While your broker may have this information and will attempt to have the proper discount applied, make sure it hasn't been missed.

Money Saving Tip #9) Check out other insurance company discounts.

Companies are currently allowing discounts for having more than one policy with them, being mortgage free and for having a smoke free residence, in addition to being a claim free insured.

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Let's Pray This Kind Of Thing Never Happens To You...

Bob and Mary were returning home from a very enjoyable evening at a friend's home.

They get together with Al & Diana two or three times each year, and were discussing that they should really see them more often.

When they pulled into the driveway, they felt the comfort they always do when arriving home.

But that was all to change.

Once they opened the door, they knew that some unwanted stranger had been in their home.

It was obvious that the stereo was missing from its stand, the table drawers were hanging open, and their contents strewn across the floor.

**Their Minds Started To Race.
Who Could Do This Sort Of Thing?**

While Bob went to the family room, only to find the entertainment centre empty of its contents, Mary ran to the bedroom, and her jewellery box.

Her mind was racing, almost as fast as her heart. How much of my jewellery did they take? What if they took my Grandmothers antique brooch? Or if they found my diamond necklace?

It took a moment to find the empty jewellery box among the contents of her and Bob's dressers that were dumped onto the floor.

They had found everything.

Bob, then discovered that the intruders had also partially emptied the contents of the fridge onto the floor, walls and cupboards of the kitchen.

As soon as Bob had called the police, he went looking for Mary, and they both silently tried to comfort each other.

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Reporting the claim to their insurance company was easy. But they were not prepared for what was to come after.

They didn't know they had to "Prove Their Loss". It was obvious that someone had broken into their home. Had invaded their privacy. But the adjuster wanted a list. Not just the one they gave to the police, but information as to when things were bought, and how much it cost.

Complete descriptions of all of Mary's jewellery and estimated replacement cost. The mess in the kitchen was quickly cleaned up, but the damage to the floor and the cupboards, would require a contractor. Did we know one who we wanted to do the work?

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**Has That Kind Of Thing Ever Happened To You?
How Many Times Will It Happen In The Future?
How Will You Ever Know?**

Bob and Mary were crushed.

You would probably feel pretty panicky, too.

Someone had been through their home. Uninvited!

They left nothing untouched. Removed everything of value.

And were *not* talking about money.

Sentimental value of articles which had been given with love, or had been past down from loving family.

While the sentiment can never be replaced, there are ways to make sure that you can replace the articles that have been taken.

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

**Like a delivery man slips on the sidewalk in front of your home.
Who's responsible? Are you covered?**

Like a water pipe breaks and water pours onto your entertainment centre. Electronics don't work well with water. What about the plumbing repair? Are you covered?

Like your furnace backs up. Smoke pours from the heat vents covering everything. Leaving a film of soot on furniture, carpets, drapes and clothes. Are you covered?

Or the kitchen fire that makes it impossible for you to continue to live there. Who pays your hotel room bill? Who pays for having to eat in restaurants? Your increased expenses for laundry and everyday living?

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

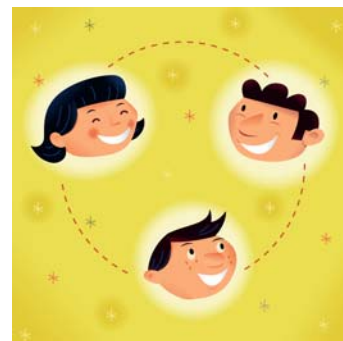
But listen, you won't have it if you assume it couldn't happen to you. Face up to that prospect and you're half way there.

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.



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 family.

1. Have an insurance specialist conduct an analysis of your home and lifestyle.

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 homeowners have different lifestyle.

You could be laying your family wide open for financial disaster -- unless you've had someone help you analyze your risks.

And put together a comprehensive insurance plan to protect you.

Homeless? Dislocated? Starting Over?

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 agent.

You want someone who's going to work for you!

Not someone whose pay cheque 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 broker.



3. Don't trust the financial protection of your family to an insurance broker who is *not* a specialist in homeownership 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 industry are *highly specific*.

If someone specializes in insuring autos, or factories or retail stores downtown, that doesn't mean they know anything about homeowners!

And this is what you're *not* looking for:

An agent or broker that just tries to sell you their services on meaningless platitudes like "quality" or "excellence". They're just buzzwords that don't mean anything anymore.

* An agency or brokerage 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!

* An agent or broker 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 agent!

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A few weeks later...

Bob and Mary had just met with a new insurance professional. They were beaming.

Bob practically fell off his chair! This broker really told him the "inside secrets" of the insurance industry.

"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 a risk analysis on your home.**
- the vital importance of having a review program for all of your personal insurance -- and the simplest way to start one.
- the most powerful, proven 7 step system for protecting your home and your future.

After his conversation with this new broker, Bob and Mary did feel more confident about their future. One meeting completely took away that ""cloud of uncertainty" that had been hanging over their 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 and Mary 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 a review of your homeowners insurance.

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 their lifestyle. 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 me.

The worst you'll do is spend a few minutes learning. That alone is good for you, isn't it?

Sincerely,

A handwritten signature in dark ink, appearing to read "Ryan Tupper". The signature is fluid and cursive, written in a professional style.

Ryan Tupper, CAIB
Registered Insurance Broker

P.S. To find out "The Simple 7 Step Method to Secure the Future of Your Family's Home" just call my office at (519)941-2266. Or if you just want to see if you can save a lot of money on your insurance, give me a call.

PPS: Most insurance agents are employees of insurance companies. I'm not. I run my own business. That's why -- even if they knew my 7 Step Method -- they couldn't do it if they wanted to! Their companies wouldn't let them! Give me a call. I'll be glad to help!

compliments of

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