

**IF YOU DON'T HAVE AT LEAST A \$1,000,000
PERSONAL UMBRELLA LIABILITY POLICY....
YOU SHOULD FIRE YOUR PRESENT
INSURANCE AGENT.**

WHY?

Well, you have a real big house, drive around in really nice cars, have a real good job, probably have real money saved for your retirement.

YOU HAVE A REAL PROBLEM!

You see, if something “bad” happens to you, like an accident with the car or around the house, there are people that can, and will try to take away everything of yours they can in a lawsuit.

If you don't have enough insurance, that's not good news.

Over my 30 years in the insurance business, I have found that Most people think about insurance coverage in one of two ways;

1- Insurance is something that costs too much, is a rip off and the less said about it the better.

Or

2- Insurance is a necessary evil, and it's a good idea to have it when you need it.

As you may have guessed, I like talking to the #2's.

Surprisingly, I have found that many, many successful people actually are #1's.

Many have the same insurance coverage they did when they got their first house, preferring to avoid talking about insurance coverage, believing that they had “insurance” and things would work out OK. I call that the “*Never Wake a Sleeping Baby Syndrome*”

After all, the insurance company fixed your car after the accident 5 years ago. What's the problem?

The problem is, in many cases, incomes and assets have increased dramatically over the past 8 to 15 years and their insurance program is woefully out of date.

But it isn't really their fault. They haven't been kept up to date by their present insurance agent. In fact, from what I have seen, *most business managers would FIRE any employee that did as little work as the average insurance agent does on their account.*

I can help.

As an insurance industry "insider" I can help you find the best deals in the business, how to buy your insurance and maybe save you some money, but more importantly, make sure that you don't lose hundreds of thousands of dollars to uninsured or underinsured loss.

You can count on me to bring you information about the latest changes in coverage as well as have your coverage reviewed on a regular basis so you don't ever get caught without proper insurance.

Simply put, that's my job.

We work with our client's to make sure the details are covered. You work too hard to let something as simple as not having *enough liability coverage to ruin your future.*

What should you expect?

Unlike many insurance agencies, you can be assured that we don't give you common phrase, *"Oh and by the way, if you have any questions about your insurance coverage, here's the 800 number for the insurance company."*

We have a “real person” that will assist you should you have any questions, one person assigned to handle your account.

We don't make you push 50 different buttons on your phone, just to reach a voice....and then be put on hold because you reached the wrong department. You'll get a real live voice to help you should you have questions.

What's next?

If you have gotten this far, you have probably decided one of three things.

1- You plan on doing nothing, whether or not your insurance is up to date.

2- You realize you may not have enough coverage, **but want to call us and find out about adding a personal umbrella policy to your coverage.**

3- You would like to utilize our services to review your current program and make specific recommendations to improve your coverage.

If you chose #1, then we probably don't have anything you want that will be of help to you.

That's fine.

Or you can choose to sit down and really tear into what you are doing and make sure that you are adequately covered. That's a decision you will need to make.

If you do decide you would like to have the proper coverage, we can set up a mutually acceptable time to discuss your personal situation by phone.

I'm not going to give you the typical 8-10-12 “Trial Closes” and give you a “Sales Pitch” to persuade you that you need to buy this important coverage. Again, you either want it or you don't.

I work on the basis of mutual respect and honesty. If there is something we cannot do, I will tell you. There is a chance that we may not be able to do everything you need, very rarely does that happen, but there is a chance. We can find that out up front. If we do find out that we cannot meet your “conditions of satisfaction” that’s fine. If we choose not to do business with each other, for your sake as well as mine, I like to know that up front.

Give me a call at 973-235-1562,
or e-mail me at:

Parkinsuranceassoc.com and we will set up a convenient time to talk.

Sincerely,

Joseph Lampariello

President

Park Ins. Assoc., Inc.

PS: Call us today. We’ll send you our free report “How to protect your assets using a Living Trust” **AT NO COST TO YOU!**

PPS: Log onto our website @ parkinsuranceassoc.com and take the one-minute personal umbrella test!

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