

## **Homeowners and Auto Insurance - Frequently Asked Questions**

**What special rates would qualified members expect?** Qualified members would expect a 5 – 7.5% discount off the standard rates for both auto and homeowners insurance. Member may also receive multi policy when they insure both auto and home with the same company. We also have anti-theft and security device, good driver discounts and many more.

**Does the Insurance Agency of Bethpage offer any other coverage's besides Auto and Homeowners Insurance?** Yes. A partial list would include Co-Op and Condo Insurance, Renter's Insurance, Classic Car Insurance and Umbrella policies.

**Is coverage individually underwritten?** All policies are written on an individual basis. Coverage is tailored to the individual circumstances of each member. We expect to offer a quote to all interested members.

**How does the enrollment work?** A licensed insurance professional can review your needs, explain the coverage available and help them make cost and coverage comparisons. We take a consultative risk management approach. Members who decide to sign up for the program can enroll over the phone or online.

**What kind of enrollment material do you use?** Members receive a variety of material describing the program. Examples of such material could include direct mail packages, fliers, email solicitations or posters in the branches.

**How are claims handled?** Our partner carriers offer 24 hour, 7 days a week reporting service.

**Is homeowner insurance available on Long Island?** Yes we have several markets for homeowners insurance on Long Island including waterfront properties.

**Can anyone be turned down?** We take pride in our ability to insure all drivers and homeowners.

**Can Non – Members also get a quote?** Yes we can insure both members and non members.

**What is your renewal percentage?** At least 98% of our policy holders are renewed annually.

**How many insurance companies do you represent?** We represent over 20 insurance companies.