

# SMART STRATEGIES TO SAVE ON AUTO & HOME INSURANCE



**TIPS TO PROTECT  
YOUR ASSETS  
AND SAVE**



**PENNY LANE**  
FINANCIAL



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**GOLLY, GEE KEN!**  
**CAN I REALLY SAVE ON**  
**MY INSURANCE?**

**YES!**



INSURANCE IS ESSENTIAL, BUT IT DOESN'T HAVE TO BREAK THE BANK. WHETHER IT'S YOUR CAR OR YOUR HOME, THERE ARE MANY STRATEGIES TO REDUCE YOUR INSURANCE PREMIUMS WITHOUT SACRIFICING QUALITY COVERAGE. THIS GUIDE EXPLORES PRACTICAL TIPS AND INSIDER STRATEGIES TO HELP YOU SAVE MONEY ON AUTO AND HOMEOWNERS INSURANCE.

**LET'S GET STARTED!**

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# **OMG!** **COMPARE & SAVE**

GET QUOTES FROM MULTIPLE INSURERS BEFORE MAKING A DECISION.

PENNY LANE FINANCIAL WILL PERSONALIZE QUOTES TO FIT YOUR NEEDS.

DON'T FORGET ABOUT COVERAGE FOR MOTORCYCLES, RV, UMBRELLA, BOAT, QUADS AND MORE.

CONSIDER BUNDLING AUTO AND HOME INSURANCE TO MAXIMIZE SAVINGS AND SIMPLIFY YOUR POLICIES.

**AT PENNY LANE FINANCIAL, WE'VE PARTNERED WITH LEADING INSURANCE COMPANIES TO HELP YOU FIND THE RIGHT COVERAGE THAT FITS YOUR NEEDS AND BUDGET.**



# **BUNDLE YOUR POLICIES FOR MORE SAVINGS**

**MOST INSURANCE COMPANIES OFFER DISCOUNTS IF YOU BUNDLE AUTO AND HOMEOWNERS INSURANCE.**

**BUNDLING SIMPLIFIES YOUR INSURANCE MANAGEMENT WITH ONE PROVIDER.**

**CHECK FOR ADDED PERKS LIKE BETTER CLAIMS HANDLING OR LOYALTY REWARDS.**

**AT PENNY LANE FINANCIAL, WE PROVIDE A ONE-STOP SOLUTION FOR ALL YOUR INSURANCE NEEDS, MAKING IT EASIER THAN EVER TO BUNDLE, SAVE, AND ENJOY SEAMLESS COVERAGE.**



**AMAZING!**



**5**



# **IMPROVE YOUR CREDIT SCORE**

- **INSURERS OFTEN USE CREDIT SCORES TO DETERMINE PREMIUMS.**

- **REGULARLY CHECK YOUR CREDIT REPORT FOR ERRORS AND DISPUTE INACCURACIES.**

- **PAY BILLS ON TIME AND REDUCE DEBT TO IMPROVE YOUR SCORE.**



**YOUR CREDIT  
SCORE MATTERS!**



# **TAKE ADVANTAGE OF DISCOUNTS**

## **ASK ABOUT AVAILABLE DISCOUNTS SUCH AS:**

- A. SAFE DRIVER DISCOUNTS FOR CLEAN DRIVING RECORDS.**
- B. HOME SECURITY SYSTEM DISCOUNTS.**
- C. GOOD STUDENT DISCOUNTS FOR YOUNG DRIVERS WITH GOOD GRADES.**
- D. MULTI-VEHICLE OR MULTI-POLICY DISCOUNTS.**

**SUPER  
DEAL**

**7**

# STAY UP TO DATE WITH YOUR POLICY

REGULARLY REVIEWING YOUR INSURANCE POLICY IS ESSENTIAL TO ENSURE IT ALIGNS WITH YOUR CURRENT NEEDS AND HELPS YOU SAVE MONEY. ASSESS YOUR COVERAGE ANNUALLY TO AVOID PAYING FOR UNNECESSARY PROTECTION, ADJUST IT IF THE VALUE OF YOUR CAR OR HOME HAS DECREASED, AND NOTIFY YOUR INSURER ABOUT LIFE CHANGES LIKE MARRIAGE, RETIREMENT, OR JOB SHIFTS, AS THESE COULD QUALIFY YOU FOR DISCOUNTS. ADDITIONALLY, CONSIDER REMOVING COVERAGE FOR OLDER VEHICLES YOU NO LONGER USE TO FURTHER REDUCE COSTS.





**OMG!**

# **EXPERT STRATEGIES FOR SAVINGS**

**INSTALL ANTI-THEFT DEVICES IN  
YOUR CAR AND HOME.**

**OPT FOR AUTOMATIC PAYMENTS OR  
PAY ANNUALLY FOR DISCOUNTS.**

**AVOID FILING SMALL CLAIMS TO  
MAINTAIN A GOOD CLAIMS HISTORY.**

**CONSIDER LOYALTY PROGRAMS IF  
YOU'VE BEEN WITH A PROVIDER FOR  
SEVERAL YEARS.**

**JOIN PROFESSIONAL OR ALUMNI  
ORGANIZATIONS THAT MAY OFFER  
GROUP INSURANCE DISCOUNTS.**

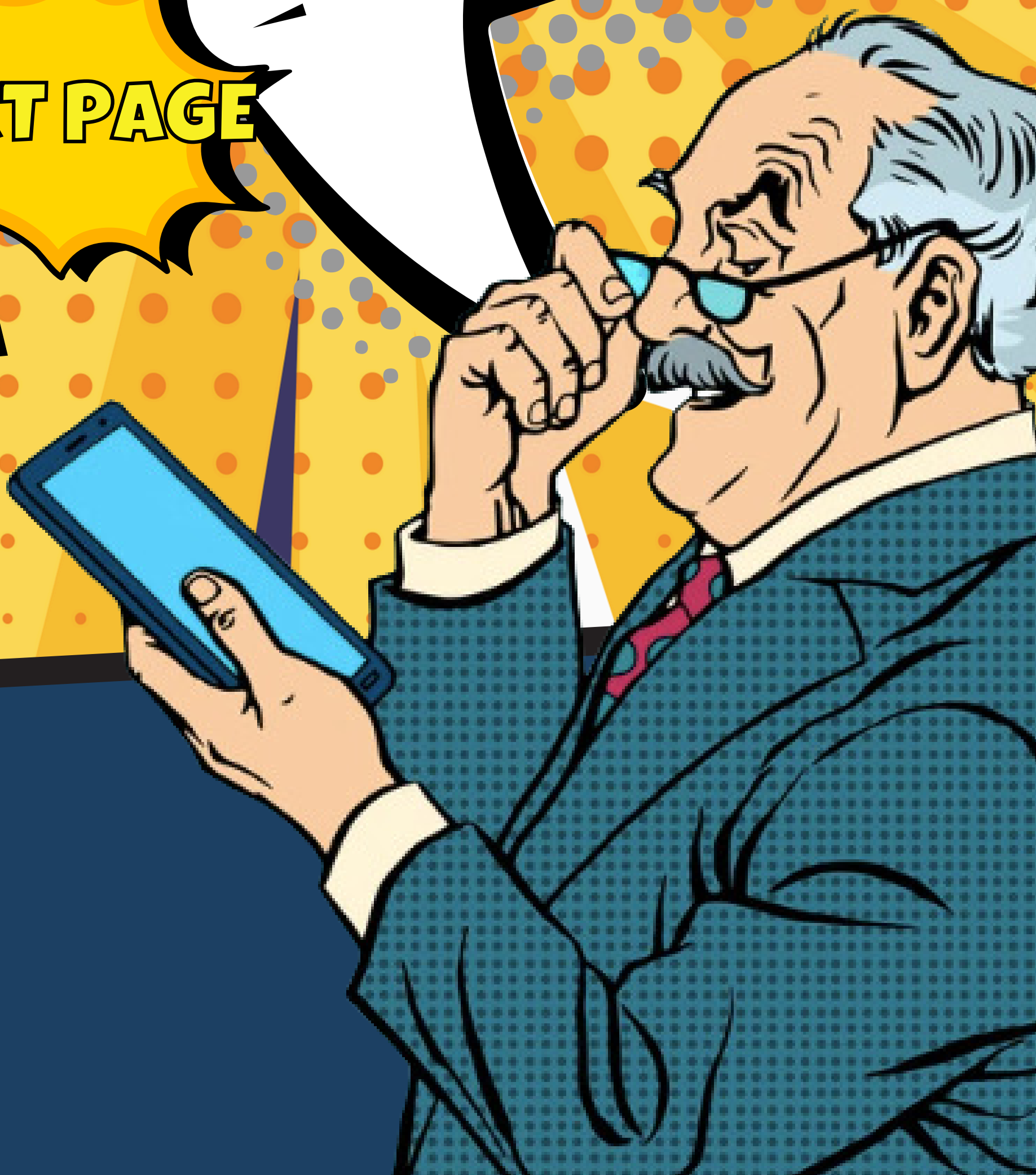
**AMAZING!**



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TO PROVIDE YOU WITH AN ACCURATE QUOTE, WE'LL NEED SOME KEY INFORMATION. FEEL FREE TO CONTACT US WITH ANY QUESTIONS, AND WE CAN SEND YOU THE PERSONAL INFO SHEET TO DOWNLOAD.

SEE NEXT PAGE



# PERSONAL INSURANCE INFO

NAME: \_\_\_\_\_ DOB: / /

SSN#: \_\_\_\_\_ DL#: \_\_\_\_\_

EMAIL: \_\_\_\_\_ PHONE: \_\_\_\_\_

SPOUSE: \_\_\_\_\_ DOB: / /

SSN#: \_\_\_\_\_ DL#: \_\_\_\_\_

EMAIL: \_\_\_\_\_ PHONE: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

RENT  OWN

YEAR, MODEL OF VEHICLES:

\_\_\_\_\_  
\_\_\_\_\_

COMPANY CURRENTLY INSURED THROUGH?

\_\_\_\_\_

HOW LONG? \_\_\_\_\_

CURRENT MONTHLY PREMIUM: \$ \_\_\_\_\_

ANY TICKETS IN THE LAST 5 YEARS?  YES  NO

IF YES, YEAR AND MONTH OF VIOLATION: /

ANY AT-FAULT ACCIDENTS IN THE LAST FIVE YEARS?  YES  NO

IF YES, YEAR AND MONTH OF VIOLATION: /

# START SAVING TODAY!

LOWERING YOUR AUTO AND HOMEOWNERS INSURANCE COSTS IS WITHIN YOUR REACH. BY APPLYING THESE STRATEGIES, YOU CAN SAVE MONEY WHILE MAINTAINING PEACE OF MIND. TAKE ACTION TODAY AND SEE HOW MUCH YOU CAN SAVE. REMEMBER, IT'S NOT JUST ABOUT CUTTING COSTS—IT'S ABOUT GETTING THE BEST VALUE FOR YOUR COVERAGE!

# WOW!

GET YOUR  
FREE QUOTE



**KEN KOCH**

HOME AND AUTO SPECIALIST

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**(253) 327-1177 | OFFICE**