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HRM

Insurance Services

18 E Main St. New Palestine, IN 46163



We are excited to share what being a member of the **HRM Insurance Services** family is all about. We take great pride in our agency, community and clients. As an Independent Agent we offer choice, provide a high level of service and are local to your community. But what does that really mean? Here is how we are different:

Choice: As an Independent Agent, we offer a choice of multiple insurance carriers, coverages, price, and more. Our main focus is to find the insurance coverage that best suit your unique needs and gives you the best options. In addition, we know you have a choice when selecting a local independent agent. We want to continue to show how we earn your trust through our regular communication, personal relationships, and community involvement. We want you to be a part of our agency and join us in having some fun!

Provide High Level of Service: To us, service means you will know who our staff members are – and not just the usual run of the mill insurance stuff. You will know about them as people and we want to know the same about you. So when you call you will know who you are talking to! We will also be available in the event of a claim. Being independent we work for you, not the insurance companies. We will be there to make sure your interests are protected and not forgotten.

Local: When most people say they are local, they mean they have an office in your community. While that is true of us, when we say we are local we mean we are a part of your community. We are involved with local and national charities and organizations, like Meals on Wheels of Hancock County, Hancock Hope House and the Greenfield Central School Foundation that benefit where we live. We believe that if we put our time and money where it matters the most we all benefit.

So what's next? Please read through the rest of the Packet for more information on the agency. If you have any questions, please go to the Our Staff page and give any one of us a call. We would be more than happy to assist you.

Again, thank you for being a part of the HRM Insurance Services family where our community is family and our family is our community. We **love** referrals and would truly appreciate helping out anyone who you think could benefit from our services. Just ask us about our referral program and one of our agents would be happy to give you details!

www.hrminsurance.com

OUR AGENCY

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HRM Insurance Services Inc. was established in 1999. Since opening our doors we've always worked hard to continuously understand your needs and provide you with peace of mind. We are your one stop shop for all your insurance needs and we promise to provide exceptional Service, Strength and Security!

As a Trusted Choice® agency, **HRM Insurance Services** is dedicated to our customer and committed to treating you as a person, not a policy. This commitment means we shall:

- ✔ Work with you to identify the insurance coverage that is right for you, your family or your business.
- ✔ Guide you through the claims process for a prompt and fair resolution of your claim.
- ✔ Help you solve issues related to your coverage or account.
- ✔ Explain the features and benefits available to you through our agency, at your request.
- ✔ Return your phone calls and e-mails promptly and respond to your requests in a timely manner.
- ✔ Provide 24/7 services to our customers, offering any or all of the following: emergency phone numbers, Internet account access, e-mail and call center services.
- ✔ Use our expertise and portfolio of companies to customize your coverage as needed.
- ✔ Commit our staff to continuing education so they keep current on any changes, to better serve you.
- ✔ Treat you with respect and courtesy.
- ✔ Conduct our business in an professional manner.

Here are 3 easy steps to stay connected with us:

1. Open our Facebook page at <https://www.facebook.com/hrminsurance/>
2. Like us on Facebook so you receive our community updates.
3. Join us by helping us support our community!

www.hrminsurance.com



OUR TEAM

18 E MAIN ST. NEW PALESTINE, IN 46163

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HRM

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Alan Hammons

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Brent Robertson

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OUR TEAM

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Tina McKinnies

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We also work with many other Insurance Brokers across the industry.

www.hrminsuranc.com



OUR SERVICES

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Personal Insurance

- Homeowners
- Auto
- Watercraft
- Rental Property
- Motorcycle
- Valuable Items
- Antiques
- Jewelry
- Collectors Items
- Recreational Vehicle
- Flood
- Umbrella Insurance
- Renters Insurance



Commercial Insurance

- Property
- Commercial Auto
- Liability
- Crime
- Automotive Service
- Garage Keepers
- Liquor Liability
- Tools & Equipment
- Motor Cargo
- Builders Risk
- Bonds
- Special Events
- Sports & Leisure



Life Insurance

- Individual Life Insurance
- Final Expense Insurance
- Annuities
- Mortgage Insurance
- Group Life Insurance plans



Farm Insurance

- Farm Equipment
- Automobile
- Liability
- Livestock
- Property
- Crop Coverage



Umbrella Policy

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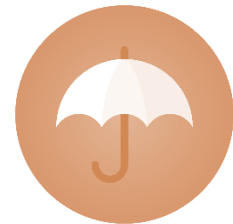
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Could This Happen to You?

Personal Liability Umbrella

- You have a momentary distraction while driving, causing an accident with serious injuries and damage to property.
- Your invited or uninvited guest is injured in your swimming pool or private pond, creating personal liability for you regardless of your most thorough precautions.
- Your teenager is driving some friends to a school function and is involved in a major accident.
- You injure a water skier while boating.



Commercial Liability Umbrella

- A vehicle owned by your business is involved in an at-fault accident with third party injuries and now being faced with a potential lawsuit.
- Your product has a manufacturing defect and seriously injures multiple customers.
- A customer slips and falls on a wet floor, and requires long-term medical care as well as compensation for not being able to work at their high-paying job.

How does the Personal and Commercial Umbrella Policy protect you?

- Most Auto, Home, and Commercial Insurance policies have liability limits no higher than \$500,000. But chances are the claimant's alleged expenses and damages could be a lot higher, and you could be held liable for much more. The Umbrella Policy protects you against covered losses exceeding the amount of liability insurance you have under your Personal and Commercial Insurance Policy.

If you do not have a Umbrella Policy as part of your insurance protection, please call or email HRM Insurance Services right away to get a quote and learn more about this important coverage.

YOU DON'T HAVE TO BE A MILLIONAIRE TO BE SUED FOR \$1 MILLION

OUR COMMUNITY

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Here are a few of the awesome organizations we proudly support!



www.hrminsurance.com

