




# EnviZion Insurance

	<b>Standard Insurance Company</b>
\$15 GIFT CARD FOR EVERY NEW CLIENT APPOINTMENT OR FULL AUTO + HOME QUOTE	FREE QUOTING AND APPOINTMENT
QUOTING FROM OVER 30+ INSURANCE COMPANIES	LIMITED TO THEIR COMPANY'S SINGLE SET OF INSURANCE POLICIES
APPOINTMENTS IN-HOME OR CLIENT CONVENIENT LOCATION	MEETINGS OVER THE PHONE OR IN THE AGENCY OFFICE
FREE INSTANT AND ONLINE QUOTING FOR AUTO, HOME, LIFE AND MEDICARE	QUOTE REQUEST FORM TO FILL OUT. YOU WAIT FOR AGENCY TO SEND YOU QUOTE
OPEN SATURDAY AND SUNDAY 8AM-6PM OPEN MONDAY THRU FRIDAY 8AM-6PM	CLOSED SATURDAY AND SUNDAY. CLOSED BY 5PM MONDAY THRU FRIDAY



## **Introduction:** The ViZion with EnviZion Insurance

At the heart of EnviZion Insurance is the belief that we are here to serve our clients. We understand that insurance quoting can be time consuming, confusing and a hassle, but we also understand how important insurance is to our clients. Our ViZion is to provide every client with the proper insurance coverage to protect them based on their unique set of needs. We know that the insurance products we offer our clients protect some of their most valuable assets including their homes, vehicles and even their family's financial future, and we take this seriously. Our ViZion translates into providing our clients with second to none service, time saving processes, and an understanding that we are protecting our fellow community members with the insurance products we provide them. We see our community members as an extended family whom we truly care about, and we go out of our way to make sure they are properly protected by tailoring products to meet their specific needs. EnviZion Insurance was founded on the basis of helping others, and your experience with us throughout the insurance process will always reflect this ViZion.



## **Chapter 1:** Why do you need the right insurance?

What is the difference between having insurance, and having the right insurance? It can mean the difference between you paying for thousands of dollars of expenses out of pocket or not. Many budget insurance companies offer low prices, but the payoff is much lower coverage limits that may leave you financially vulnerable. This is not OK! For example, having an umbrella policy or life insurance for some people can alleviate a major bag of risk that many people are completely unaware of. We see many budget companies save customers small amounts of money a month, and issue a policy that provides the minimum required limits of coverage that is a financial disaster waiting to happen. The sad part is that most people will not know they do not have appropriate coverage until they have a claim, and their insurance limits are maxed out leaving them with large bills they cannot afford. As your insurance broker, we feel it is our responsibility to provide our customers with low prices, but more importantly proper coverage. Saving customers an extra \$50 per month is great, but not if it leaves them with a potential for tens of thousands of dollars of out of pocket expenses (or more!) With EnviZion Insurance, our clients know they have proper protection because we take the time to explain to you exactly why we select coverage limits for your policies. This applies to all types of insurance we offer including auto, home, renters, life, commercial, medicare, and other types of policies



you may need for coverage. Saving money is always one goal of ours, but providing quality coverage to our clients to put them in a position where they are financially protected is our top priority. Transparency and honesty allows EnviZion Insurance to provide our clients with the right insurance coverage without cutting corners!

## **Chapter 2:** How does your insurance benefit and protect us?

The benefit of having insurance is to provide you with financial assistance for when the cost of an accident, loss of a loved one, health condition, or damage to your home or vehicle would be too expensive for you to handle alone. Being properly protected removes the worry of these major expenses, and allows you to focus on the important things in life such as your family, work, etc. Imagine having no insurance and having a fire in your home. The cost to rebuild your home would most likely be more than you could afford. Paying for an expense of this magnitude could mean the loss of the wealth you have been building your entire life. The financial benefit of having insurance is incredibly important to you and your family, and we understand that. This is why we are obsessed with making sure you are properly protected based on your specific set of needs, because we know first hand that it makes all the difference. Having the right insurance allows you to have the peace of mind that you will be fi-



nancially protected if you encounter high costs due to damage to your home or vehicles, the loss of the breadwinner of your home (life insurance) or have a health complication (and so much more) that would otherwise be a massive financial burden to you. If you do encounter one of these situations the most important thing is for you to be able to recover, and removing the financial burden of these situations creates a less stressful situation. The last thing you need at these times is a stressful financial situation on top of the hardship you are encountering. Having an insurance agent who has you properly covered is essential, and thankfully this is what EnviZion Insurance is all about. It starts with our Vizion of working side-by-side with our clients to understand your situation, and becomes a reality when we fine tune your insurance products to protect you and your family for the unique set of needs you have. Investing in insurance products that properly protect you can be the difference between you and your family facing a major financial loss or having it paid for by your insurance. At EnviZion Insurance, we help you navigate the coverages you need to make sure you are protected so you can be worry free!

### **Chapter 3: Why is it important to understand your insurance as a consumer?**

As a consumer you should trust your agent to have you protected properly, and at EnviZion Insurance, we are obsessed with this. We



want to make sure that as a consumer, you know what your coverage is and how it benefits you. With this knowledge you can be worry free and focus on the things in life that are most important to you. There are so many different types of insurance out there, and as a consumer it is difficult to know what you need and what you do not need. Our goal is to approach our appointments with our clients with the heart of a teacher. What this means is that we will always help you understand what coverage you have, and why it is right for you. One of the things our agents encounter most when helping out our clients is that they do not know what their insurance protects them from. For example, many people in Minnesota have a finished basement, but their homeowners policy does not have Water and Sewer backup coverage to help you repair your basement if your sump pump fails. Every year, we talk with people who have a flooded basement, and without that coverage they would be stuck with the entire bill, which can be tens of thousands of dollars. Another example is renters insurance. The biggest misconception is that many renters think their landlords policy covers their possession, but 9 out of 10 times it doesn't. If you rent and do not have renter insurance, you are more than likely unprotected if your personal possessions were damaged, stolen, or any other harmful event in your rental property. Instances like these are why EnviZion Insurance takes the time to walk through each of our clients' specific situations so we can pinpoint these types of important coverages that make a huge difference when they are needed. As a client of EnviZion Insurance, you can be rest assured that we take



the time to make sure that you are properly protected, and on top of that, we will explain why your insurance policy is protecting you. Having insurance is one thing, but knowing why you have the insurance you have is a powerful set of knowledge that gives our clients peace of mind. Our clients know how they are covered, and can feel confident they are paying a great price while also having the specific types of protection that they need. We care, and it is evident in our process that we take each of our clients through.

## **Chapter 4: One size does not fit all!**

At EnviZion Insurance, we have learned over the years that there is no such thing as one size fits all when it comes to insurance. Each person and family has their own unique set of needs that needs to be met. This is why we obsess over working side by side with each new client that we meet. For EnviZion Insurance, it starts with creating a real relationship with each person we have the privilege to quote insurance products for. Learning about each person and their family allows us to create customized quotes that are tailored to each individual and family need. Customizing quotes the way that we do at EnviZion Insurance provides our customers with both proper coverage, and the best price possible. As a client, you can be assured that you are not overpaying for coverages that you do not need while still



knowing you are fully protected. This idea of “one size does not fit all” was born out of the realization that many people we worked with did not know what coverages they had, and that unknown leads to worry and unnecessary stress. This is why at EnviZion Insurance, we take the time to get to know our clients, and guide them through the coverages they have so they are worry and stress free. Another extremely important factor is that as an insurance broker we know we are protecting our clients’ most prized possessions, and their families including their vehicles, homes, healthcare bills, pets and families. This is why EnviZion Insurance never takes the easy or quickest route. We take the time to learn about our clients, and provide insurance products that meet their exact needs to provide proper protection at an incredible price!

## **Chapter 5: Why work with EnviZion Insurance (broker vs agent, comprehensive vs sales approach, heart of a teacher, no brainer, etc)**

Working with EnviZion Insurance has a couple of perks and advantages that you may not find with insurance companies you have worked with in the past. First off, at EnviZion Insurance, we are a brokerage which means we have access to 10+ carriers for each type of insurance that we quote. This gives us the flexibility to work for each of our clients to find the best price based on the entire insur-





ance market. Most insurance companies only have their one set of options, and you take what you get instead of seeing a full view of the market price for your products. Our clients have the assurance that they have a quality price for each product compared to the insurance market as whole, and not only one company. What this allows us to do is provide you with a picture of how your current insurance prices match up to the market as a whole, and we can quickly show you if you are paying a fair price. If you are not, it will be very clear, and we can provide you policies that meet your needs for a lower price. What this allows us to do is focus on truly providing each customer with a fair evaluation of their insurance products, and not have to try and “push” new clients into a new policy based on one company’s prices. We will have a buffet of quotes to offer, and will be there to help guide each client to the policy that gives them confidence that they are both properly protected and pay a great price.

In addition, EnviZion Insurance sends each new client who quotes their insurance with us a \$15 gift card even if you do not switch your insurance policies to us. We know the value of the time you spend working with us to run your quotes. This is time you have taken away from other things you would rather be doing like spending time with friends and family. Due to our commitment and high value we hold for each client we work with, we think the least we can do is compensate you for the time you spend with us quoting your policies. Also,



EnviZion Insurance offers a \$15 gift card for each referral (friends, family, or even your arch nemesis!) you send our way to have quotes completed. Did your current insurance company value your time the way EnviZion Insurance will?

Lastly, working with EnviZion Insurance will provide you with peace of mind. As we have talked about previously, we approach each conversation with our clients with the heart of a teacher. We take the time to show you what each coverage on your policy covers, and why it is or is not important for you. Providing this knowledge to our clients gives them the power to understand what they are covered for and how it works. Our goal is to provide each client with this peace of mind through true understanding of what they are paying for and why it is important. There is nothing more stressful than not knowing what your insurance covers you for, and if your price is actually high or low. With EnviZion Insurance you will know what you have and why it is important to have it, which means you will have peace of mind.

**Chapter 6:** What does the process look for each type of insurance OR overview of how I quote, meet, etc.



After getting to this point, you may be thinking to yourself, “This all sounds great, but how much work will it take me to get my quotes?”... and this is a valid question. With so many companies to quote for it may seem like a pretty time consuming process that may leave you waiting for a long time, right? Well we have great news! EnviZion Insurance has perfected the quoting process for all of our products. For a majority of our products we can have quotes to you with 24-48 hours from every insurance carrier we work with. I know this is an incredible fast quoting time, but rest assured we are not rushing through anything. Over the years, we have created a detailed process to make sure we ask every important question that needs to be asked, and cut the fat off questions that are not necessary. This allows us to get the exact information by working with you and asking the right questions.

Our process starts with a phone call with each of our clients which typically lasts 10-30 minutes depending on the number of policies that the client is looking to quote. During this call we ask all the core questions that provide us with the information to accurate quote policies that closely compare to what our clients currently have. This is how we determine if the price being paid is high, low or competitive with the current market. After the quote are completed a second call is set up to review the polices for price, and the address and changes to policy coverages. Our goal is to add coverages that are meet a certain need that is not currently met, as well as remove or lower any



coverages that may not apply to a client's needs. After this second call, our agents send a copy of the final quotes to you directly so you can review them, and come up with any questions about the quotes. Once the second call is completed we generally need a couple of simple pieces of information depending on which carrier the quotes are with, and then we can finalize the policies that the client has decided to move forward with. Finalizing the policies consists of the agent submitting the information to the insurance company, and then there is usually a very quick and easy application to be signed by the client which can all be done through email and an e-signature. And this is the entire process, however, EnviZion Insurance does not stop there. Part of our process is to make sure our clients are taken care of every single year moving forward. Your agent will reach out to you each year (or sooner) to make sure you are still happy with your policies, and to see if there have been any major changes to your situation that would require new quotes or a discussion about if a different policy option may be better. Our ongoing communication and service is what separates us from other companies. At EnviZion Insurance, we strive to give every client a personal experience that translates into a real relationship that grows through trust, integrity and providing a quality service to every single client.

## Chapter 7: FAQs



How much time and work will it take to get a quote and change my insurance with EnviZion Insurance?

Typically, our customers should not have to spend more than 30-45 minutes total to get a quote, review them with us, and switch over their insurance policies. As your broker, EnviZion Insurance does all the time consuming work of quoting, and making sure you get a great deal. We ask some questions up front, call you back to review the quotes, and finalize everything for you. It is a quick and easy process.

How often do I need to re-shop my insurance products?

Each type of insurance is different, but EnviZion Insurance calls every single client once per year to make sure everything is going well, and you are having a good experience. We closely watch your insurance rates to make sure we're-quote if prices increase significantly. Generally, we re-quote every 2 years unless there is a significant price increase or change in your circumstances that warrants a fresh look at your options.

What insurance companies does EnviZion Insurance work with?

EnviZion Insurance has over 15 companies to quote with for auto and home including big name companies like Progressive, Travelers, Nationwide, but also some other regional companies such as Stillwater Insurance and Badger Mutual. For life insurance, we quote with over 10 companies that are large national brands such as Banner Life, AIG,



Transamerica, and more. For Medicare, we quote with the largest and most competitive companies in Minnesota including Blue Cross Blue Shield, Allina/Health Aetna, Humana, Medica and UCare.

Will I really save money switching my insurance?

Nine out of ten times our clients find savings when quoting with us. There are many ways to save, including bundling, reducing coverage where it is unnecessarily high, or simply because it has been a longer period of time since you have quoted the insurance market. Since we customize coverage to meet our clients needs we have many opportunities to save you money, and more likely than not we will!

How do tickets, accidents and claims affect my insurance cost?

The biggest price increases or savings depend on your insurance record and rating. For auto insurance tickets and accidents generally affect your rates for 3-5 years depending on the insurance company quoted. For homeowners insurance claims generally stay on your record for 5-7 years, again depending on the insurance company being quoted. The the other thing to keep in mind is how significant the ticket, accident or claim is. The more severe or costly it is for the insurance company the larger increase in price you will see. Another big part of price increase is the number of tickets, accidents and claims you have in a period of time. The more you have the higher prices you will have to pay, and if you have too many you may even be



cancelled. As your broker, EnviZion Insurance will be with you every step of the way to make sure you pay the best price, and also help you navigate these situations.

Do I pay more for my insurance working with an insurance broker compared to a non-broker insurance agency?

The short answer is, no. EnviZion Insurance's prices are not higher because we are a broker. In fact, because of the amount of business we do with insurance companies we tend to have lower pricing than other smaller brokerages. Also, we do earn commission, but you as the consumer do not pay us a commission directly. We are compensated directly from each insurance company we work with, and we are paid separately by the insurance company themselves and not by our clients. More often than not we can save you money!