

# **EIGHT DANGEROUS INSURANCE GAPS MISSING FROM YOUR CURRENT HOME INSURANCE POLICY...**

Don't Be the Next Insurance Victim!



PRESENTED BY GORDON QUINTON



# IS YOUR HOME FULLY COVERED FOR ALL THAT COULD GO WRONG...**MAYBE NOT!!!**

My name is Gordon Quinton and I have been protecting home owner's like your self for over 25 years.

*Let me ask you a question "If you had a heart problem would you go see any general doctor for treatment or would you make sure you saw the best cardiologist money can buy!*

If you're like me, you would say "Yes Gordon, I would get the best cardiologist money can buy." Then, why would you not be taking the best advice when it comes to protecting your families biggest assets - Your Home? A lot of insurance agents out there are what I call "General Agents" they will insure anything that walks through their door - plumber, roofer, machine shop, bowling alley. The problem with that, is they have a little bit of knowledge about everything but not truly an expert in ANY of those areas.

**At Quinton insurance we pride ourselves as property insurance experts and that is all we do.**

We have been insuring properties, just like yours, for the last 25 years and we collectively insure over 4.5 billion in properties all over the U.S & Canada

I want to first thank you for taking the first step in educating yourself on insurance. Before you continue reading I urge you to please shut off your cell phone, email and social media and take out a pen and paper and take lots of notes because what I have to share with you on the next few pages will keep you awake at night worrying about the -

***Dangerous gaps that are currently "lurking" in your current home insurance.***

## 1. **Guaranteed Replacement Cost**

You own a home which is probably one of your most prized possessions and your biggest asset. By purchasing **GUARANTEED REPLACEMENT COST** (GTC) you can make sure that it does not become your biggest liability. Here is how it works in a nutshell;

**"You insure your house for 410,000 and there is a fire, and the entire house is destroyed. Due to the increasingly high costs for labor and home building materials you come to find out that the cost to rebuild your house if \$525,000 and if you have GTC on your policy your insurance company will pay the entire 525k. But if you didn't know that purchasing GTC was an option your insurance will only pay 410k and you will have to either pay the difference or build a lesser house second time round."**

For a few bucks more make sure you have a GTC home policy!



## 2. Law and Ordinance

This coverage will protect you and your family in the event of a loss. Most people don't realize that the insurance contract that you signed with your current insurance provider states that their job is to bring your house back to its current condition in the event of a claim.

**Well, let's say that your home is 30 years old now and since that time, guess what, the building codes have changed dramatically in the last 30 years. If you don't have the law and ordinance endorsement coverage on your home policy, any costs associated with bringing your house up to code will be paid for by you out of pocket and trust me, they can be costly!**

## 3. Siding, Roofing, Restoration

Let's say that you go to bed one night and there is a huge windstorm overnight and you wake up and there are a bunch of shingles off your roof sitting in your driveway. When you look up you have lost about 20 shingles. Well as we all know that roofs fade over time due to the sun and weather conditions.

**So, you turn a claim into your insurance company only to find out that they are only going to replace those 20 shingles you lost and NOT give you a brand-new roof! So now your roof is looking like a "checkerboard" with your 20 brand new shingles and you're not a happy camper!**

*So, let's say you decided to purchase the Siding/Roofing Restoration coverage and the same scenario happened to you. Guess what, you're going to be very happy now, because your insurance company is going to buy you a brand-new roof and you won't be the laughingstock of your neighbors any longer.*

## 4. Utility Line Coverage

Like most homeowners we assume that any time there is a claim it will be 100% covered by our insurance, correct??? **NOT**

**So, let's say that you wake up and you have no water pressure at your house, and you call the water company to come over and investigate it. They dig up your front lawn and discover that the pipe that is coming from the street water main to your house is crushed and needs to be replaced. Well, here is the bad news, the water company is only responsible for the repairs from the street to their clean out. The area of pipe from your house to the clean out is 100% your responsibility. So as luck would have it the break is on your side of the line, and you call your insurance company, and they advise you that your claim is DENIED due to not having purchased the UTILITY LINE COVERAGE for as little as \$50.00 per year!**

*If you had purchased this coverage initially that claim would have been 100% covered and you would not be writing a check for around \$5,000.00 for those costly repairs.*



## 5. Home Warranty Coverage

Remember the last time you were at BEST BUY, and you purchased that brand new TV and the cashier asked you at the counter if you wanted to purchase an extended warranty for your new TV and it would only cost \$150.00 for the extended warranty?

**Well guess what, now you DON'T EVER have to worry about purchasing those home warranties on all your appliances and electronics, EVER AGAIN.**

*If you elected to purchase this home warranty coverage it will automatically kick in and pay for any of your appliances or electronics that get damaged due to an electrical surge etc.*

## 6. Water Back Up

You just wrote the last check to the contractor that just spent the last 4 months finishing your basement and improving the quality of life for you and your family.

**You leave for the weekend, come home and go down to the basement to put away your luggage...only to find out that in order to put away the luggage you're going to need a small boat to get to the closet as your sump pump in the basement failed and now you're standing in 3 feet of water...Your brand-new basement is totally destroyed!**

*Most home insurance policies exclude Water Backup/Sump Pump Coverage and must be purchased as a rider to your home policy. As you know finishing your basement can be very costly these days, so make sure you purchase enough water back up coverage to pay for the cost to rebuild your finished basement.*

## 7. Identity Theft Coverage

**Self-explanatory these days with all the horror stories we hear out there with stealing your identity and racking up mounds and mounds of debt.**

*You can now purchase coverage to protect your identity and if someone did damage your credit and run up mounds of debt your insurance company will step in and hire an attorney to get that debt removed from your credit report and pay to get your credit restored if it was damaged by a hacker.*

## 8. AirBnB Anyone?

Are you looking to make a few bucks on your home while your away on vacation or maybe you're a snowbird.

**Well now with apps like Airbnb or HomeAway, you can easily rent out your house and make a few bucks while your house is sitting there empty.**

*Just make sure that you have the Airbnb endorsement added to your home policy so that you are protected, if that tenant does any damage or gets hurt on your property while you are away.*



## CONCLUSION:

I want to thank you for taking the time today to educate yourself on your home insurance. I hope that the information that we shared with you was very informative and more importantly, very easy to understand, as most insurance articles that I read are very boring, painful and puts me to sleep. My goal was to make this informative and easy to understand at the same time.

**I would like to offer you a free no obligation analysis of your current home insurance.**

To get started all you have to do is one of the following options that is easiest for you.

Warmest Regards,



Gordon Quinton  
President & CEO



Phone: 800-454-1970 *Ask Michelle, my personal assistant, to schedule a meeting.*

Go to: <https://calendly.com/gq67> *to schedule a meeting.*

Scan the QR code to set up an appointment

