

The Quarterly Update



3rd Quarter 2024

● DID YOU KNOW? ●

How Can I Lower My Auto Insurance Rate?

- Improve your credit score
- Take a defensive driving course
- Bundle your policies
- Improve your driving record
- Increase your deductible
- Check for any discounts you may be eligible for
- Shop Around



Renters Insurance: 101

If you rent a house, apartment, condo or the like it's really quite imperative that you have a Renters Insurance policy. Should disaster strike (fire, theft, plumbing or electrical malfunctions, etc) the structure of the building is covered under the owners homeowners insurance policy, however, the stuff that you filled the structure with (clothes, electronics, furniture, etc) is NOT covered.

A Renters Insurance policy protects your personal belongings when you are a renter. Additionally, it can cover injuries that happen in your rental that are not a result of a structural problem (think dog bite or clumsy trip and fall). Even if you are a short term renter you should really consider a policy. Applying for coverage is super easy and it's a lot more affordable than many people think (usually \$15-\$30 per month). Wouldn't you rather pay that than have to replace tens of thousands of dollars worth of personal belongings at one time? Call us today for a quote.

Source: <https://www.investopedia.com/insurance/renters-insurance/>

AGENTS CORNER



Why Chose an Independent Agent?

Being an independent insurance agent provides numerous advantages over working for a single insurance carrier, including the ability to offer clients a wider range of insurance products from different providers, flexibility in creating customized policies, and the freedom to negotiate rates on behalf of their clients. Independent agents also offer personalized service and build long-lasting relationships with their clients, ensuring that their insurance needs are consistently met.

-Trice Thornton

BUSINESS INSURANCE AND YOU: WHAT YOU NEED FOR YOUR SMALL OR LARGE BUSINESS



As a small or large business owner you have a never ending “to do” list and are constantly dealing with problems and headaches of some sort. We’re here to help ease some of that burden by partnering with you to ensure you have the appropriate insurance coverages you need at all times. “Business Insurance helps protect your business from financial loss due to threats like property damage, theft, lawsuits, and employee injuries or illnesses. Coverage varies depending on what kind of business you own, your industry’s legal requirements, what add-on protections you purchase, and more.” Below is a list of some of the coverages your business may need:

- Liability Insurance
- Motor Vehicle Insurance
- Property Insurance
- Life & Health Insurance
- Workers’ Compensation

These are just a few examples of the types of insurance available for your business. To find out what policies you are required to have, call us anytime. We are happy to help you explore and determine if there is any additional coverage you want to purchase.

<https://oci.georgia.gov/insurance-resources/business>

GET IN TOUCH



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