



## **KBG Helps Community Save On Home Insurance Quotes**

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KBG Insurance & Financial, a company based in Spokane, Washington, is proud to acknowledge that they are helping the community save up-to \$1000 a year through their Homeowner's Insurance Save Program. This also applies to communities in other cities, including Spokane Valley, Cheney, Medical Lake, Airway Heights and much more. Learn more here: <http://www.digitaljournal.com/pr/4902613>.

The company believes in providing the best for their community. In order to ensure the best possible service, they partner with a variety of providers, such as Travelers, Safeco, Grange Insurance, Liberty Mutual, Allstate and Stillwater. To quote Joshua Loera from KBG Insurance & Financial, "Homeowners may want to know ways to save on their homeowner's insurance where they can keep their premiums down without compromising on coverage. Our newest program saves clients up to \$600 a year on insurance." Depending on the individual's insurance package, one may save from \$600 to \$1000 per year. The company points out that it is crucial to realize that no two homeowner's insurance policies are created equal. Different companies will provide different packages which provide varying levels of coverage, different conditions and limitations (as well as different endorsements).

The difficulty most homeowners face is understanding the difference between two policies unless they choose to use an independent agent. The company points out that one must note whether a person owns or rents a home, and the residence should be insured for protection against financial loss in the instances of theft, fire, vandalism and other covered events. Insurance will also include situations where someone gets injured on the property and wins a lawsuit against the property owner. Learn more here: <https://www.pressadvantage.com/organization/kgb-insurance-financial>.

Homeowners insurance policies will differ depending on the losses covered, the type of residence owned and the coverages chosen by the client. It is important that one picks a policy that is best for one's specific situation, whether this is a simple policy that only covers certain losses or a comprehensive policy that covers losses such as smoke, fire, falling objects, hail, theft of personal property and vandalism. With packages offered by KBG Insurance & Financial, one may choose an option that has all the options that they need with the added benefit of being able to save thanks to reasonable premium payments. Customers have the option of having an agent help them directly or to start their quotes online with recommended options.

There are several standard options in insurance packages. One package offers coverage for the dwelling, which means a part of the policy protects the actual structure of the main house. It is important to note that the cost of replacing a particular house will vary with time, as this is dependent on the cost of labor and raw materials as well as supply and demand. KBG Insurance & Financial will offer to run a replacement cost analysis on the client's home to determine an estimated cost in the event that unexpected damage occurs (where the house would have to be rebuilt).

In the company's own words, as seen on their website, "At the end of the day, what separates one agent from another is their ability to proactively service their policyholders, and their knowledge of the insurance industry, products and different situations that may present themselves to their clients." Learn more here: <https://kgbinsurancefinancial.business.site/?m=true>.

The company adds that they are not only passionate about the industry but, "dedicated to providing for our community," as well. For instance, the company runs and donates to their charity Shoes2Play (as well as a few other affiliations). KBG also donates to the charities Bite 2 Go, Ronald McDonald House and YoungLife. For each policy the company sells, they help one child. The website states, "We call it 1 Policy = 1 Child." This is our movement, and we would love for you all to be a part of it! With an insurance policy from KBG, one can not only save on insurance premiums but also contribute to the community.

To learn more about KBG Insurance & Financial, one can visit their official website. For further inquiries, the company can be contacted via phone or email.

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For more information about KBG Insurance & Financial, contact the company here: KBG Insurance & Financial Joshua Loera (509) 242-3244 joshua@kbgagency.com 601 W 1st Avenue Suite 1400 Spokane, WA 99201

## **KBG Insurance & Financial**

*We are an independent insurance agency in Spokane, WA serving the entire states of WA, ID & OR for all of their insurance and financial services needs.*

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