



Spokane Insurance Agency Offers Savings for Combined Auto and Homeowners Insurance Plans

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KBG Insurance & Financial, an insurance agency in Spokane, WA, is pleased to announce that they can offer clients savings of more than \$1,000 per year when combining auto and homeowners insurance plans. The average savings that customers can enjoy is about 10 percent. This insurance agency is an insurance broker who provides people access to the best insurance companies like Allstate, Safeco, Travelers, Grange, Mutual of Enumclaw, and Liberty Mutual. In addition, for every policy that they sell, they feed one child in the community.

Joshua Loera, a spokesperson for the insurance agency, says, "Are you looking for a five-star rated insurance agency in Spokane? Here at KBG Insurance, we help our clients with an integrated approach to protecting their wealth and legacy. A great foundation to start with is adequate auto insurance & homeowners insurance. Working with an insurance broker like KBG, gives you access to some of the top insurance companies in the world. We also can help insure your business with a BOP and more and help you plan for retirement through our investment services department."

Auto insurance is vital for drivers because if they were ever found to be at-fault for another person's bodily

injuries, they could literally lose everything if they are not properly insured. Fortunately, with KBG Insurance, having the appropriate coverage need not mean higher insurance premiums. Because they are 100 percent independent, they can take a client's current insurance coverages and compare them with a broad range of insurance providers to find out which one can provide the best deal possible. And the best part is that clients get the service for free because KBG Insurance & Financial will get compensated directly by the insurance carriers.

They can help clients get the important auto insurance coverages, such as collision coverage, comprehensive coverage, property damage, bodily injury liability, un-insured and under-insured liability, and personal injury protection. Collision coverage is that component of the policy that covers the motor vehicle in case it gets damaged due to an accidental collision with a moving or fixed object. Comprehensive coverage, in addition to protecting the car, covers those events when something else damages the car.

Bodily injury liability coverage is the one that protects the insured's financial interest in case he or she inadvertently injures another person in an accident. The insurance company will pay for the injured person's medical bills and other related expenses. This is a very important coverage and KBG Insurance can provide advice on how much coverage must be taken.

Homeowners insurance, just like auto insurance, is vital because it protects a very valuable asset, which is the home. In fact, the home is likely to be the most valuable asset that a person owns. KBG Insurance can help clients find the best homeowners insurance available that will meet their specific needs and offer the best combination of quality service, customized coverage, and affordable pricing.

It is important for people to realize that no two homeowners insurance policies are exactly the same. Various insurance companies will provide different levels of coverage, various limitations and conditions, and various riders and endorsements. Just like with auto insurance, homeowners insurance has several common coverages. Dwelling coverage is designed to protect the actual structure of the main house. KBG Insurance can help in determining the actual dwelling coverage needed for a particular homeowner by performing a replacement cost analysis.

Coverage may also be provided for other structures, such as driveways, fencing, detached buildings such as garages and sheds, and sidewalks. This coverage is usually 10 percent of the dwelling limit but it can be increased if the homeowner requires more coverage.

Personal property coverage in homeowners insurance is designed to protect all personal belongings, such as furniture, clothes, appliances, and electronics. Basically, it covers all of the things found in the house that are not part of the home. Other important homeowners insurance coverages include loss of use, medical expenses, family/ personal liability coverage, and scheduled personal property.

People who are looking to get some savings in their homeowners insurance and auto insurance may want to visit the KBG Insurance & Financial, or contact them through the telephone or via 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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