



Dave Shopiro, AAI, CIC

85%+ of families & businesses have **serious insurance gaps**.
AFTER a loss, they **can't buy** the coverage that's **missing**.



Your money and assets are at **risk**, so call us today, because ...

We UNDERSTAND Insurance.

Dave Shopiro

Accredited Advisor in Insurance
Certified Insurance Counselor

We **represent** insurance companies, but **work for** you.

Many insurance policies offer questionable 'protection'.



A misleading inference on most Insurance commercials:
'The less you pay, the more you'll get.'



If you have a **LARGE CLAIM**, what will YOU get?

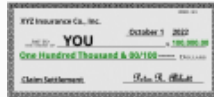
No Check (Incorrect Coverage)

#1



Small Check (Incorrect Limits)

#2



Large Check (Right Coverage)

#3



Call us to protect YOUR assets, because ...

We UNDERSTAND Insurance.

Our Focus:

Uncover **problems** and present **solutions**.

Protect our client's Assets as well as we protect our own.

Insurance is a 'promise to pay'.

The **problem**: ALL insurance companies and promises are **different**.



Properly protecting assets isn't easy.
The devil is in the details, and knowledge is critical.

Personal

Auto
Home
Mobile Home
Boat, Motorcycle, ATV
Life, Income Protection
Personal Umbrella Liability
Rental Properties, Snowmobile

Business

Business Auto
Directors & Officers
Commercial Property
Cyber-Website Liability
General & Umbrella Liability
Workers Comp., NY Disability
Employment Practices Liability





An **excluded claim** can cost you a lot of **money**.
That's why we provide **SOLUTIONS** that **WORK**.

See if your Insurance Company is earning your business.
Call for a free Risk & Cost Analysis.

Dave Shopiro
(315) 913-3722

