

Your best Insurance is an Insurance Broker!



Congrats!

Congratulations to the 2010 Customer Appreciation Draw winners who won a \$50.00 gift card. Good luck to our new and existing customers in 2011!

Home Evaluations

Do you have enough protection to completely rebuild your home?

Your home is your haven, your pride and joy, and your most precious asset. As a smart homeowner, you've made sure you have an insurance policy to protect your investment. But are you sure your coverage is up to date, and sufficient to cover you in the event of a total loss? If you have not talked to us in a while about your policy, now is the time - especially if you have made recent improvements to your home or purchased expensive contents. Every homeowner should insure his or her house according to what it would cost to rebuild it if it were destroyed. This is called the replacement cost, and it is different from the market value of your home, and even your tax assessment value.

Please give us a call to review your coverage. We want to ensure you are protected!



Our Services

You may be surprised to know we offer more than just Motorcycle Insurance! We can provide Insurance coverage for your personal assets, including your contents, properties you own, your automobiles, and recreational vehicles such as ATV's, snowmobiles, and watercraft. In addition, we can provide Insurance coverage for your business assets, including commercial properties, commercial liability, commercial automobiles and special event liability. Please contact our Office for more information, or visit our website for a comprehensive list of the services that we offer. We have a team of knowledgeable Brokers who are available to discuss all of your Insurance needs and answer any questions you may have. Remember... *if it has value we can insure it for you!*

Financial Services

Did you know that Costen & Associates also offers Financial Services such as life insurance, disability, health and dental plans, investments, and banking services? Our Financial Advisor,



Lloyd Keating, is available to assist you with creating a financial plan tailored to suit your lifestyle and needs. Please contact us today!

Claims Process

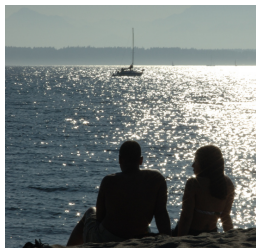
Most people are not sure what to do in the event of a claim. Whether it is an accident, a break in, hail damage, or any other loss, the answer is always: contact your broker! While direct writing agents work for the insurance company, your broker works for YOU. It is our job to advise you whether or not it is to your benefit to submit a claim and to go to bat for you if you are dissatisfied in any way with the settlement offered. We will review the cause and severity of the claim, advise you of any potential rate changes that may be applied to your policy renewal, explain the claim process to you and send the claim to the Insurer if it is your best option, coordinate with your adjuster if you have any difficulties, and monitor the claim to make sure you are getting the best settlement possible.

Welcome to the Team!

We welcomed the following new team members in 2009/2010:

- Rosie Calon: *Administration/Broker*
- Kristel Wilson: *Broker*
- Amjad Nazir: *Producer*
- Lloyd Keating: *Financial Advisor*
- Mildred Aprao: *Producer*
- Sean Connery: *Broker*
- Paramjit Sandhu: *Producer*
- Tehmina Amjad: *Producer*
- Jamie Richardson: *Comm. Producer*

Please visit our website to view their profiles or to contact the team directly!



Travel Insurance

Alberta's borders are crossed daily by anxious travelers trying to escape their everyday scenery and go on vacation. A large percentage of the time these travelers do not give a second thought to the "what ifs" that could pop up during their vacation, or perhaps events that may occur prior to them even walking out the front door. The costs that quickly accumulate with such incidents can be astronomical and as a result may potentially put the travelers in a devastating financial predicament. For rates as low as \$1.15 a day, you can obtain Emergency Hospital and Medical Coverage and put your mind at ease. After all, isn't that what vacations are for?

We'd love to hear from you...

Phone: 1-403-245-2424 • 1-800-811-5044 Fax: 1-403-237-5599 • 1-800-811-5109

E-mail: admin@costeninsurance.com

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www.costeninsurance.com

