

# STOP!

If ANYTHING happens that could affect your insurance, **call us FIRST!**



Answered 24/7:  
**720-683-0010**

**Vehicle caught in a hail storm?** Weather related claims do not count against you (unless you have multiple ones over and over again). This should just cost you your deductible.

**Home with hail damage?** Before you call into your insurance claim number, **call us first** so we can send out a Roofing Specialist (NO COST to you) to determine if there's actually enough damage to even cover your deductible. If you call your insurance claims number first, you can't un-ring that bell. Too many times a call is made (believing we're being good citizens) and through the conversation the policy owner states, "Never mind. I don't think I have enough damage to cover my deductible." What that owner basically just told them is, "I'm alerting you to damages and I've decided to do nothing about it."

One of two things will consequently happen:

1. If you're still with the same insurance company when the next hail storm hits your roof, you're charged a "double-deductible" for announcing two separate events of damage.
2. If you've changed insurance companies, the new one will either require you to show proof that you've fixed the damage that was reported to the previous insurance company, or you'll be covered with a non-renew clause if the damage is not proven corrected. Just like auto collisions follow you, so do claims for your homeowners policies.

**Got a speeding ticket?** Don't simply pay it. Go to the court clerk office and tell them you want "Deferred Adjudication". This keeps it off your record completely IF you do not get another ticket within the time allotted by the city in which you received your ticket (I've seen 3 months, 6 months, and 1 year). If you do get another ticket, both will go onto your record for 3 years and your insurance premium goes up for 3 years. If you think that's bad when it happens to you, just wait until you find out just how much your insurance goes up when your teen driver gets a ticket!

**NOTE 1:** If the ticket was received in a school or work zone, you likely won't be able to get out of it.

**NOTE 2:** You'll have to accompany your teen to the court clerk for "Deferred Adjudication." Each city/county is different, but most require the parent present for this request as well as requiring the teen to take an on-line safety course (typically \$25).

The above are just a few examples of where we provide guidance/protection; there are simply too many possibilities to list. So always remember to  
**CALL THE RPM AGENCY WHENEVER YOU HAVE ANY INCIDENT.**

We're here to help guide you through the best possible outcome at the lowest cost!