



MCQUEARY | HENRY | BOWLES | TROY

Date

First Name, Last Name

Title

Company

Address 1 Address 2

City, State ZIP

Dear First Name,

Take a look at your policy BEFORE you renew.

The #1 Reality: Most insurance policies are “cookie cutter” policies that don’t *fully* protect your assets. If the worst happens, you’re likely to be surprised, especially if:

- Your home is valued at \$500,000 million or more
- You have additional properties, such as ranches, farms or beach homes, especially if they’re out of state. In state or out of state, there are definitive differences for you to consider.
- You have collectibles—jewelry, fine art, wine, classic cars or motor cycles, yachts and other watercraft, all of which often exceed “standard” policy coverages

Other Realities That Matter:

- Big-name insurance companies aren’t guarantees of coverage. On the contrary, they are likely to raise your rates every six to 12 months, claims or no claims.
- Improving your insurance coverage, claims and costs are doable.
- Having coverage that really considers your assets, special needs and lifestyle is available.

Our approach at MHBT is Insurance Coverage and Client Assurance. Our independence allows you to get customized coverage and the best rates since we work with numerous carriers.

Don’t just renew your existing policy.

Let me help you determine your coverage gaps, and what you really need. I would like to help you.

Just contact me at (972) 770-1695, or send me an e-mail at hoyt_utay@mhbt.com.

Sincerely,

Hoyt Utay