

## **Insurance Engagement Agreement**

### **Welcome To CBH Insurance**

Many of us have heard flight attendants say their primary job is to keep their passengers safe. The same can be said of our agency. Although customer service is very important, our primary role is to help you protect your possessions. Because customer service is important, we have worked very hard to save you time, and make the process as convenient as possible. By following the procedures outlined below, you will not only save time, but you will allow our professional staff to focus on your insurance needs.

### **Making A Change To Your Policy**

In order to make a change to your legal document or policy, companies now require your request in writing. Not only does this ensure accuracy, but it saves you time and allows you to make your requests on your schedule, not ours. These are three convenient options:

1. Visit our website at [www.cbhinsurance.com](http://www.cbhinsurance.com)
2. Email your request to [rlheard@cbhinsurance.com](mailto:rlheard@cbhinsurance.com)
3. Fax your request to 936.564.6759

If you purchase a new car, please be aware that recent privacy laws do not allow us to share or receive information from anyone other than the person or persons named on your policy. Please have the car dealer contact our office for a Change Request form to add or substitute a vehicle. This form must be signed and faxed to our office before the vehicle is added to your policy.

Customers frequently want some ideas as to how their premium will change in these situations. Please be aware that only the insurance company can accurately provide rating information. Our staff will provide the best estimate possible, and will only be able to provide an exact premium difference after the company has made the change to your policy.

### **Reporting A Claim**

Many agencies require their customers to report claims directly to the insurance company. However, in many cases reporting claims directly can cost you money. If for example, reporting a claim to the company that is just under or above your deductible can result in an increase in your premiums.

Therefore, for your protection, we ask that you always contact us in the event of a claim, regardless of instructions you might receive from the insurance company. Our professional staff will make recommendations on possible outcomes of reporting the claim, as well as make recommendations on potential gaps in coverage. After our staff has made their recommendations, they will transfer you to the company's claim center. The claim center will handle the processing of your claim, including assigning a claim number and an adjuster.

## **Questions About A Payment Or A Bill**

Most of us have credit cards. If you have one, and you have a question, you automatically contact the credit card company, not the bank issuing the card. In an effort to provide the best customer service, we will always direct you to the company for these questions. If your bill comes directly from the insurance company, always contact them first for any questions on payments or other billing issues. Our primary job is to help you make intelligent insurance decisions. The insurance company's primary job is to handle your billing issues. Since they are responsible for billing, they will always have the most recent information.

## **Questions**

From time to time, you will have questions for someone in our office. The best way to contact us is through email. By using email, you will save time, receive answers in writing, and often receive a faster response.

## **Your Authorization**

1. I authorize CBH Insurance to send faxes or emails to the numbers or addresses I will provide.
2. I understand that CBH Insurance will contact me each year for a review of my insurance needs.
3. I have chosen to pay for my insurance on a monthly basis. I understand that all questions and payments must be directed to the insurance company, and that I assume all liability for mailed payments not being received by the company on time. In the event a payment is not received and credited, my insurance coverage can lapse.