

PERSONAL INSURANCE: Solutions for All Types of Assets

Protecting Your Most Prized Possessions

Do you have a home with distinctive or custom features, or a standard dwelling? Are you a collector of fine automobiles or antiques? How about a family whom you'd like cared for in your absence? When you've invested a lifetime in developing and acquiring your possessions and caring for loved ones, you need to know that your insurance agent can help protect your interests. That's why so many people rely on AH&T.

Our team continues to provide you with service after the sale; indeed, we are working with families that have been clients for over 50 years and who are now in their 3rd generation of trusting AH&T. We can assist you with all of your personal risk management needs from simple policy questions and changes to claim handling to long term insurance planning.

AH&T Delivers – Clients Know Best

Case Study: Multiple Properties, Multiple States

A family had property (including cars and residences) in 3 states with 8 different policies from 5 different carriers through 3 different brokers. They came to AH&T because they were having difficulty getting wind and flood coverage for their Florida oceanfront property. **AH&T was able to consolidate most of their policies with one carrier, add the new special coverage and lower their costs.** Not only did we save our new client money, but we also got them better coverage while simplifying their paperwork

Case Study: Rectifying a Gap in Medical Coverage

One of our clients became a widow and because of a mistake made by her husband's employer, her COBRA insurance was cancelled. At 64 years of age, she was facing a gap in medical coverage of approximately 10 months. **AH&T contacted her husband's employer and convinced them to reinstate her medical coverage until she was eligible for Medicare.**

Personal Consultative Services

With AH&T, you have a dedicated team to handle your personal insurance needs now and in the future — giving you years of experience and the best insurance markets at your fingertips. We carefully study each of your assets and recommend ways to avoid loss as well as place you with the highest quality insurance companies should a loss occur.

True risk management always goes beyond available insurance protection and our team has a wealth of experience. Our job is to advise of the steps you can take to deal with all of the risks you face, whether they relate to your property, assets or caring for important people in your life.

Serving You with 21st Century Solutions

One of AH&T's distinctions is our commitment to customizing our service to you — based on your needs. Many clients now prefer to use e-mail for communication while others still love to talk to our friendly staff by phone or in person. We'll match your preference. We also offer an electronic customer service system with which we can provide you account access via a secure web site login. This provides you with a convenient way to review your account with us and e-mail us if you need to order a change or request more information.

The AH&T Difference for Personal Insurance

- You'll always work with a dedicated, licensed professional who's specially trained to service personal insurance and has the expertise to address your needs.
- We have strong relationships with insurance carriers in this market and will ensure that you get the best coverage *and* the best rates.
- AH&T is able to provide customized insurance programs for every U.S. jurisdiction so we've got you covered no matter where you need us.



Coverage for Virtually Any Need

AH&T covers the full spectrum of properties and assets for all levels of an individual or family's insurance requirements as well as life insurance. And, we understand that some assets require special attention and coverage.

Coverage offerings include:

- Homeowners
- Automobile
- Life
- Watercraft, boats and yachts
- Fine art
- Jewelry
- Condominiums
- Cooperatives
- Workers' compensation for domestic employees
- Long-term care
- Excess liability/umbrella
- Identity theft
- Home-based businesses
- Estate planning and wealth preservation
- Deductible strategy
- Liability for service on non-profit boards

Customized Services

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For More Information, Contact AH&T at:

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