



**J. KRUG & ASSOCIATES, INC.**  
Relax. You're Covered.

## Water In Your Basement???



**Were you a victim of the recent heavy rains?** Did your sump-pump fail to operate during the storms causing water to damage your basement and contents? Did your Home Owners policy bail you out?

Many of the direct writers (agents work for only that company) **do not** include or have limited coverage for water back-up of sewers and drains!

Has this happened to you? Are you frustrated with your current agent or dissatisfied with your insurance company because you don't have coverage?

As independent insurance brokers we represent many carriers and can custom build a policy that will fully protect you not only from sewer back-up; but flood (surface water) as well!

Call me today to receive a second opinion on your home owner's coverage and get that "Relax. You're Covered" feeling.

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