



AUTO • HOME • LIFE • BUSINESS



Welcome to Maverick Insurance Group

At Maverick Insurance Group LLC, we have been serving the insurance needs of those working and living in and around Ohio for about a decade. Maverick's agency's owner, Scott Andrew Mills, is a multi-licensed agent with dedicated support staff, and specialists who offer a personalized approach to meet each client's insurance needs.

CONTACT INFORMATION:

Scott Andrew Mills, *Principal Agent, Member*
scott@maverickinsurance1.com

Alyssa Kleve, *Office Manager, CSR*
staff@maverickinsurance1.com

OFFICE PHONE:

440-895-5200 for Voice/TEXT

AFTER HOUR EMERGENCY ONLY:

440-477-5883

5883 Wilson Mills Rd., STE 100 • Highland Heights OH 44143

HOURS:

Monday – Thursday 8:00 – 7:00

Friday 8:00 – 4:00

Saturday 9:00 – 3:00

Sunday: By Appointment only

Hours subject to change for all holidays



Personal Line of Insurance Offered:

Auto, Home, Life, Motorcycle, Travel Trailers, ATV, Boats, Motor Homes, Pet, Renters etc.

Business Lines of Insurance Offered:

Business owners, General Liability, Professional Liability, Director & Officers, Cyber, Artisan Contractors, Professional Services, Commercial Auto etc.

www.MaverickInsurance1.com

FAQ's

What are the different parts of my homeowner's insurance?

- Dwelling/Coverage A: This is your structure including all attached fixtures.
- Other Structures/Coverage B: Anything NOT attached to your home including but not limited to; porches, patios, decks, pools, sheds, swing sets to name a few.
- Personal Property/Coverage C: Your personal property: clothes, furniture, appliances mostly anything not attached to your home.
- Loss of Use/Coverage D: Loss of use; to pay for additional living expenses while your home is being rebuilt.
- Personal Liability: Covers for damage you caused someone else NOT work related anywhere, from knocking someone over at the grocery store or an accident at your home.
- Medical Expenses: This covers an accident that can be healed by going to urgent care.

What other coverage should I consider adding to my homeowner's policy?

- Scheduled Property: This provides better coverage for your valuables including but not limited to jewelry, artwork, firearms, bicycles etc.
- Sewer Drain Back up: Covers for water backing up through a pipe.
- Service Line Coverage: Covers costs associated with utility lines coming to your home.
- Matching Roof & Siding Coverage: Provides for matching when the whole roof or siding isn't damaged.
- Cyber Coverage: To provide for issues that could arise from being online, such as Phishing/Ransomware/Cyber Bullying etc.
- Identity Theft: If you get hacked or your identity is stolen. This will assist in getting your GOOD NAME back. Even though most financial institutions will get your money back, they won't repair your credit.
- Personal Injury: To cover libel, slander, or invasion of privacy.
- Computer Coverage: Broadens the coverage for your home computers to cover theft or power surges.

Is this covered by insurance?

To be covered by insurance, it must be S.A.D. Sudden Accidental Direct, don't confuse insurance with home maintenance. Insurance will pay for what damage is caused however it doesn't pay for what caused the damage. For example, a broken supply line from the toilet or to the ice maker. It will pay to fix your ceiling & floors however not a new supply line.

Should I “Buy” the rental coverage for physical damage?

The fact is that I BUY it when I rent a car. If there is an accident and you DON'T buy it you will be responsible for repairs to the vehicle. If it's your fault, it's your deductible and goes against your insurance. You could be responsible for "Loss of Use" if the rental car company can't rent the vehicle. If the vehicle is out of use for repairs for 14 days @ \$42 a day could cost \$588 or more. If you buy the coverage, you can avoid any additional fees, no deductible or claim on your policy.

What do I need to do if I REFINANCED my home?

Please send in your new Mortgagee Clause. We need this information to update your policy so there is NO lapse in coverage or payment for your homeowner's policy.

What do I need to do when I get a NEW CAR?

It is ultimately your responsibility to contact us or the carrier to update the vehicle information. In writing, we need the year, make and VIN# along with any financial information whether you leased or financed. Did you trade anything in? All this ensures you are only paying for what you need.

When do I need to update my payment information?

If you pay by credit card and it has either expired or been compromised, please call/text with new information. If you change banking information, please call/text with new information.

What is my deductible?

The deductible is the amount you pay before insurance pays.

Can I save money with a higher deductible?

The short answer is YES however there is a point when the savings doesn't make up for a higher deductible. Consult with your agent for your best options.

What does Roadside Assistance cover?

Typically, it covers changing a flat tire, jumping your vehicle if it has dead battery, bring you gas if you run out, towing your vehicle if the vehicle does not run. There are mileage limits on towing.

Is my windshield covered by insurance?

Glass IS covered by insurance if you have the endorsement to provide for it. ALL our clients that have full coverage on their vehicles includes Zero Deductible Glass Coverage.

What do I need to do when I am buying a new home with a mortgage?

As soon as the contract is finalized contact your agent with the mortgage person's contact information. Once the closing date is confirmed and the policy is issued, it should NOT be changed as you risk a change in premium. It is okay if you close AFTER the effective date however if you need to cancel and rewrite, you could risk a higher premium and extra fees.

Is my roof covered?

If your roof is less than 15 years old, it should be covered for replacement cost for any covered peril. Once it's over 15 and with some carriers 20 years old, the roof is now covered with ACV (Actual Cash Value). The carrier will depreciate the value of the repair and pay you a portion of the claim.

Does my home policy include flood coverage?

NO, flood insurance is covered by a separate policy. Flood is defined as water coming in from and out



of the home via an opening. If you have a walk out basement, are in a low-lying area or in a FLOOD ZONE, flood insurance is recommended. (In flood zone it is mandatory if you have a mortgage)

What's the difference between sewer drain back up and flood coverage?

Sewer drain back up can be part of your homeowner's policy with the proper endorsement and will cover water or debris coming back up from a drainpipe in the lowest level of the home. It will also cover if your sump pump fails, and water comes from the crock back on the basement floor. The water had to come from a pipe and not through an opening. It does not cover water seeping from walls or the foundation.

What other services do you offer?

Through our strategic partnerships we offer the following services: Life Insurance, Financial Services, 401k plans, Long Term Care Insurance, Medicare, Employee Benefits including short- and long-term disability and health insurance.

What to do after an accident: This is for general information purposes only!

- Call the police! If on private property, police typically won't cite a driver.
- Take pictures of all the vehicles involved including yours.
- Take pictures of license plates, driver license and insurance cards of all involved.
- Get a Police Report number. Ask how soon it will be available and how to get a copy.
- The claim should be filed with the responsible party, not necessarily your own carrier unless the responsible party has no insurance.
- Contact Maverick Insurance as soon as possible. 440-895-5200

What to expect when filing the claim for an auto accident:

When you report the claim to the responsible party's carrier, have all the details.
(Carrier & Responsible party info will be found on policy report)

OPTION #1:

When you call the carrier of the responsible party and they have NOT filed a claim.

- DON'T ANSWER UN-ASKED QUESTIONS!
- Explain to the claim representative the accident details.
- Let them know you will be needing a rental car when your car goes into the shop unless your vehicle is not drivable now in which case you will need one right away. What is the process to get this done?
- Ask how long it will be to get things processed. (48-72 hours is normal)
- Get the name of the person you spoke with and any other important info.

OPTION #2:

When you call the carrier of the responsible party and they HAVE filed a claim.

- Get the claim number.
- Answer their questions regarding the accident.
- Let them know what body shop you will be using.
- Let them know you will be needing a rental car when your car goes into the shop unless your vehicle is not drivable now in which case you will need one right away. What is the process to get this done?



OPTION #3:

Filing a claim with YOUR carrier.

- Can be done on the carrier APP on your phone, online, on the carrier's website, or by calling the carrier.
- Claims phone number is found on your ID Card, explain to the claim representative how the accident happened. Let them know you will be needing a rental car when the car goes in the shop unless your vehicle is not drivable now in which case you will need one right away. What is the process to get this done?

CLAIM FAQs:

Am I responsible for the deductible if the accident is NOT my fault?

NO, if you file the claim against the responsible party's carrier. If you file the claim with your carrier typically you will have to pay your deductible. File the claim where appropriate.

How long do you have use of a rental car?

Refer to your Loss of Use coverage. If your coverage is \$30 a day for 30 days = \$900 OR if you have \$50 a day for 30 days + \$1500. Always get a vehicle that is LESS than your daily amount in case you need the rental longer than 30 days. Once a vehicle is determined to be a TOTAL LOSS, some carriers then limit the rental for just 10 days.

Can I use the body shop of my choice:

YES, however using the carrier's preferred body shop will give you a lifetime warranty on the repairs. Most body shops offer the lifetime warranty, make sure yours does.

What should I do if my car is drivable after the accident?

Get the estimate from the body shop of your choice and then schedule your car once they have all the parts. This will limit the down time and allow for better coverage for your loss of use.

Do I need to contact a lawyer?

If you are injured in an accident, contacting a lawyer to review your case is advised.

How will filing a claim impact my premiums?

Insurance is the rule of large numbers and ALL claims impact insurance premiums. There is no exact calculation on how YOUR claim will impact your premium.

How long does a claim impact premium?

With most carriers it is between 3 – 5 years.

Should I file a claim if my car was the only vehicle involved or there is minor damage?

If the repair cost is **more** than 2-3 x's your deductible, then it might make sense to file a claim. We will never tell you not to file a claim however for the least amount of impact on your premium, is recommended.

WHAT'S NOT COVERED?

Insurance is clear, if it's not EXCLUDED it is typically INCLUDED however there a few items to remember what is not covered by insurance. Items that are not covered by insurance are typically maintenance items or can't be actuarially documented. Some of those are foundation movement, septic tanks, swimming pools, and household appliances including HVAC systems.

What is a Service Center and when should I call them or the agency?

Maverick Insurance utilizes carrier service centers to better serve our client with extended hours and simple tasks like adding or deleting a vehicle, updating lien or mortgage information, getting an ID card, complex billing questions, changing payment methods. Our clients always have the option to text/call our office however if we are unavailable, our service centers are an extension of our agency.

OTHER TOOLS & Apps:

vipHomeLink: Please download the app and use **MaverickIns2012** referral code for your complimentary use of the app! This app will assist you in keeping track of home maintenance & repairs. It will also provide a platform for your personal property and inventory.

***This is for general information purposes only.
Please refer to your actual policy for exact coverage.**

5883 Wilson Mills Road · Suite 100 · Highland Heights OH 44143
Call/Text: 440-895-5200

MaverickInsurance1.com



PROVIDERS DIRECTORY

CINCINNATI INSURANCE

www.cinfin.com

Service# 888-242-8811

Claims# 877-242-2544

PROGRESSIVE INSURANCE

www.progressive.com

Service# 888-671-4405

Claims# 800-776-4737

GRANGE INSURANCE

www.grangeinsurance.com

Service# 800-422-0550

Claims # 800-445-3030

SAFECO INSURANCE

www.safeco.com

Service# 866-472-3326

Claims# 800-332-3226

HANOVER INSURANCE

www.hanover.com

Service# 844-316-3829

Claims# 800-207-7079

TRAVELERS INSURANCE

www.travelers.com

Service# 800-842-5075

Claims # 800-252-4633

LIBERTY MUTUAL

www.business.libertymutual.com

Service # 877-688-8254

Claims # 800-362-0000

WESTFIELD INSURANCE

www.westfieldinsurance.com

Service# 800-243-0210

Claims# 800-243-0210 #3



5883 Wilson Mills Road · Suite 100 · Highland Heights OH 44143
Call/Text: 440-895-5200

MaverickInsurance1.com