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in Lowry

Insurance Town and Country: Denver's Family Owned Insurance Broker

As a homeowner or business owner, it's rarely a favorite topic to discuss. It's hardly ever the first thing you like to spend your money on, and at the same time it's always a good idea to buy some. We're talking about *insurance*.

Joan Burkett, owner of Insurance Town and Country, says, "It's the thing you hate to buy, but you'll love the fact you have it when something happens."

Insurance Town and Country is a family-owned insurance business serving us in the *town* (Denver Metro area) and those in the *country*, specifically the Castle Rock area, since 1997. They are an independent insurance broker business that can shop more than 25 companies to find the best rate for your personal situation.

Back in 1983, Joan's husband Norman begged her to get licensed so she could help run his insurance office in Kittredge. She really didn't want to at first because she didn't think it was her thing. At the same time, she knew her husband was quite the sales guy and she had a knack for explaining things to people. Maybe Norm was on to something after all?

The following decade or so proved to be trying at times, but kept Joan and her family on their toes as they rode out the ups and downs of various agencies and insurance firms. Joan is a firm believer in God and she believes everything happens for a reason. "While insurance is not my passion, it helps *fund* my passions. I'm truly blessed with this opportunity to support myself and help my community."

Joan joined forces with her middle son Jeremy in 1997, and shortly thereafter Norman passed away in 1999. Joan and Jeremy's partnership became a blessing in disguise for her while they both mourned his loss. Jeremy wasn't easily convinced to

join the insurance business either, but it didn't take long for them to become the perfect business partners. Jeremy's dream at the time was a career in the NFL. After two years with the New York Giants, though, he returned home to help his Mom get things started. "It's easier on his knees," jokes Joan.

How is Insurance Town and Country different from other agencies?
"Well, someone will always answer the phone! There's no 800 number here, it's personal and we care. Nicole, our account manager, is amazing! If I could clone her, I would," explains Joan.

When you visit Joan and Jeremy for the first time, they'll give you a broad brush review of your individual situation. "We look to see how we can save you money. We can help you understand your current coverages by explaining what you already have. And, sometimes, we even assure you that you're best off staying put where you are."

Now that summer vacation is almost over, some of you will be sending kids off to college and taking an inventory of your current policies. Here are some things Insurance Town and Country can help you evaluate this fall.

Did you know if your child goes to college more than 100 miles from home and does not take a car, you can save money?

Have you considered insuring your child's big-ticket items that he or she is taking to college? When we went away to school, we may have taken a record player, or a stereo and microwave, but kids today take flat screen TVs and laptops!

Do you understand your healthcare plan? It's no secret that the current healthcare system is very difficult for the average

person to understand. Let Insurance Town and Country help you navigate the paperwork to determine what you're really covered for.

When was the last time you reviewed your coverage and/or your insurance carrier? Joan and Jeremy encourage you to review your policies every three years (not sooner). It's always a good idea to see how your life and needs change over time, but don't change providers too often. The next guy might decide not to cover you at all, or you could lose valuable renewal credits.

Have you recently gotten married? You could save 20% on your insurance by combining your policies under one company.

How can you pay just one deductible the next time it hails? Make sure your home and auto is on one policy so the next time we have a major storm, you only make one claim and pay one deductible for the repairs.

"Yes, insurance companies can be difficult, but you have to be at a place where you can trust your agent and your insurance company. Insurance is not simple so who you choose for an agent does matter. We are invested in getting you a good deal and we want you to have a good claim experience," explains Joan.

Insurance Town and Country provides a level of customer service and personal care that the larger companies simply cannot. While it's not a buttoned-up office, it's Colorado-casual by design. They're approachable and they understand the broad range of their clients, from the young to old.

"We're small enough to know your name, but we're big enough to meet your needs," explains Joan.

For more information on Insurance Town and Country, visit www.insurancedenver.net, or give them a call at 303-388-7216.