



Happy Valentines! Thank you so much for your continued loyalty and support of our agency, without you we wouldn't be where we are today.

This month we are excited to announce our new HSGW Insurance **Mobile App**! It is available free of charge from either your Apple Store or the Google Play Store. It will give you access to your insurance information and our contact information 24/7--it will also allow you to get an auto ID Card any time you need it. We hope that the new Mobile App, with our Website connection and our regular business hours, will give you the access you need, when you need it--just another example of our commitment to give you the best service we can.

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## Renting a Car?

One of the most common questions we get from our clients is how their Auto Insurance applies when they rent a vehicle. Whether a family vacation or a quick weekend getaway, do you have to purchase the insurance from the rental car company?

Your policy coverages apply to a car rented in the US or Canada, for the same coverage that you have on your policy. Because of the way rental company contracts read, there could be several gaps in coverage which could cost you out of pocket. Example, your auto policy provides "actual cash value" coverage for physical damage, but the rental agreements often obligate you to reimburse them for the full "replacement cost value" of the vehicle. Click this link for an in depth review before you decide: [RENT](#)

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## Referral Program

A referral is the highest compliment you can give HSGW Insurance Services. We are grateful for every referral you send our way.

When we write a referral from you, we'll send you a gift card to a local restaurant or store as a THANK YOU!

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