



Insurance Services

John C. Heinsz, CIC

William B. Schaefer, CIC

Paul J. Garwitz

100 SOUTH MAIN ST. P.O. BOX 190
ST. CHARLES, MISSOURI 63302-0190

PHONE: (636) 946-2266 FAX: (636) 946-7256 WWW.HSGR.COM

Associates:
Douglas A. White
Ryan V. Garwitz



One of our long time clients was recently involved in an accident this year that could have happened to any of us--they missed a red light and drove through it. Unfortunately, a young girl was jogging with a friend and waiting at the crosswalk for the light to change. She and her friend were blocked by the light pole and out of our client's sight. When the light changed, she didn't check traffic but started jogging out into the crosswalk and was struck by our client and severely injured.

Fortunately for all concerned, our client had just recently taken the time to review their insurance with us. After many years of recommending a Personal Umbrella policy, they finally agreed that the cost was minimal for the extra security of \$1,000,000 of coverage. Because of the insurance in place, the injured girl will be able to get the medical attention she needs and our insured has the peace of mind that it will not cost him everything he owns.

After so many years of working with our client, we could have assumed that we knew everything about them, but we took the time to ask and our client took the time to respond. It takes both of us to make sure we do the best job for you!

So, when we ask a lot of questions when you **just** call in to change a car, it is to get the best coverage for you. When we send out a questionnaire to update our information for your home or car, PLEASE take the time to complete and return. Even if you think nothing has changed, it can provide us the information to better service your needs and hopefully identify discounts for which you may be eligible.

If you "wonder if this is covered?", ask us! Give us a call, send us an email, contact us via our website--just let us know. We can't provide answers if we are not aware of your uncertainty.

Thanks again for your business!