

*We make Auto & Home Insurance **EASY** for you!*



Special benefits & discounts include:

- **Group Rates**
- **Multi-Policy Discounts**
- **Flexible Payment Options**
including Automatic Payroll Deduction (APD), Electronic Funds Transfer (EFT), or Direct Bill
- Your Coverage Placed with a **Financially Sound Insurance Company**
- **Personalized Shopping** –
we shop for you to get the best coverage at the right price from the nation's leading insurance carriers
- 24 hours a day, 7 days a week
Claims Reporting

*Call 1-855-874-0167 for a **FREE, no-obligation quote** today.
Be sure to mention you're an Employee of Deborah Heart and Lung Center.*

POWERED BY:



AFFINITY

What is *CoverVantage*[®]?

A Voluntary *Auto & Home Insurance Program* with Special Discounts for *YOU!*

What is *CoverVantage*?

CoverVantage is a voluntary benefits program that may allow you to purchase Auto & Home insurance at special group rates. Plus, you can also enjoy the convenience of paying your premium with flexible payment options.

What products are offered through *CoverVantage* and USI Affinity?

Current insurance products include:

- **Auto**
- **Home**
- **Renters**
- **Umbrella**
- **Condo**
- **Dwelling Fire**

Insurance policies for CoverVantage are primarily underwritten by A-rated insurers and serviced by USI Affinity.

When can I enroll in the program?

You may enroll in CoverVantage anytime during the year. You may request quotes year-round by calling the telephone number below.

Who may participate in the *CoverVantage* Program?

Any benefits-eligible Employee and their family members living in the same household are eligible to apply for coverage, provided the eligible Employee is the named insured.

Do I have to wait for my current policy to expire before I can enroll?

No, you may enroll in CoverVantage anytime during the year.

Does *CoverVantage* offer additional discounts?

In addition to special group rates, the following discounts may also be available – multiple policy, multiple car, anti-theft and home security systems.

How are claims handled?

Each policy includes instructions on how to report a claim. For your convenience, simply call the carrier at the toll-free number included with your policy for the fastest claim service.

What if I am no longer an Employee?

You will be given the opportunity to continue coverage on a home billing basis. A benefit of this personal insurance program is that coverage is portable. You can continue your coverage with us even if you are no longer an Employee of Deborah Heart and Lung Center.

Retirees will continue to receive the group rate. Please note that when payroll deduction is your payment plan and it is discontinued, you may have to make catch-up payments to continue your uninterrupted policy coverage.

Who is USI Affinity?

USI Affinity is a division of USI Insurance Services, the nation's third largest privately held insurance broker. USI Affinity offers advantages in coverage, price, and service through specialty programs designed for association members, businesses, employers and employees. We're dedicated to satisfying the complete insurance needs of our customers.

How can I obtain a quote or enroll in the program?

Call our toll-free number for a FREE, no-obligation quote. When you call, please have your current policies available.

*Call 1-855-874-0167 for a **FREE, no-obligation quote** today.
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Insurance products are offered through USI Affinity, Inc. USI represents the insurer in placing your insurance coverage, and may provide services to you for that insurer. USI will receive compensation from the insurer in connection with the placement of your insurance. Coverage, discounts and payment options are subject to state availability, individual qualifications, and/or the insuring company's underwriting policies.

Deborah Heart and Lung Center does not endorse, nor make any specific recommendation about this program. It is offered to Employees at the worksite as a shopping convenience. Deborah Heart and Lung Center does not receive any compensation in return for having made this program available.

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