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ADDITIONAL RESOURCES

NAIC

CONSUMER INFORMATION





INSURANCE INFLATION



LEARN ABOUT INSURANCE SO YOU CAN CHOOSE LIKE A PRO



APRIL 2024

MARIANNE JONES

It is with a heavy heart to share with you that Marianne passed away on January 25, 2024, due to complications from a stroke. Marianne was preceded in death by her husband, Bob Jones, the founder of our agency. Not only was she a loving wife, mother of 6, and grandmother to 15, but she was also the matriarch of our agency. She is dearly missed by all. She always had a smile on her face and a constant positive attitude. We are extremely grateful for the legacy that she and Bob left behind for all of us. Thank you to all our clients, friends, and family for all the support you have given to us. Link for her obituary is www.westbrockfuneralhome.com.





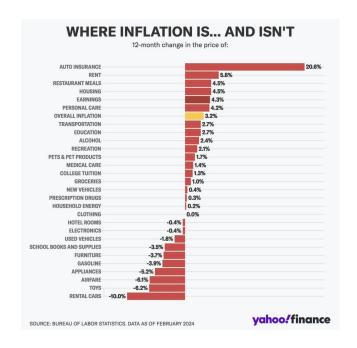


INSURANCE AND "APPLES TO APPLES"

The auto and home insurance industry has seen inflation of over 20% in the last 12 months. Our team is working hard on minimizing this affect with our clients. We understand that these price adjustments can be difficult to fit into your budget, and our natural intuition is to shop for insurance.

Our agency's priority is to provide comprehensive coverage at a competitive rate. We want to make sure when the unexpected occurs your policy will be there. Sometimes the age-old adage is true: "you get what you pay for."

We have many clients who receive quotes from other companies that appear to be less expensive. Once we reviewed the policy, we found many of the hidden coverages were missing, and once they were added back on the policy it was more expensive.



Our industry does a poor job of showing all the coverages on a homeowner's policy. We see competitors simply show the same dwelling amount, but what is actually covered by that dwelling amount can be completely different.

Here are some of the missing homeowner insurance additions that can cause a lack of coverage at claim time.

- Enhanced Replacement Cost
- Open Peril Coverage on Contents
- Ordinance & Law Coverage
- Water Backup Coverage
- Earthquake
- Hidden water damage
- Roof Replacement Cost
- Libel, Slander, Defamation of character
- Service Line Coverage
- · Percentage Deductibles for Wind/Hail

All Insurance Companies are **NOT** the same at claim time. The state department of insurance and the National Association of Insurance Commissioners can tell you which companies have the fewest complaints and resolve them effectively.

If you do choose to evaluate options, we ask you to allow us to compare the proposal. We will provide an honest comparison. We will also look up your insurance carrier on the NAIC website to review claim complaints.

Thank you for your business as we work to navigate this ever-changing insurance marketplace.

SCHOLARSHIP ANNOUNCEMENT

We are excited to offer a \$2,000 scholarship to a 2024 High School graduate. Eligible recipients must have a parent or grandparent who is an active client of Robert K. Jones Insurance Agency. This scholarship is meant to support a 2024 high school graduate's life and career goals as they enter the next stage of pursuing their career of choice. Simply explain how this money would help you advance in your education and/or career choice. Attending college is not a requirement for this scholarship. The deadline to apply is 05/15/2024. Check out rkjonesins.com for the scholarship link or scan the QR Code.





Best insurance agency in my experience of agencies all over Ohio. They've truly had my back for nearly ten years. Each person at RKJones is an expert as well as friendly, easy to work with, and thoroughly professional.

-Robert P.

Professional quality service at very competitive rates. Over the 20+ years we have been with the Jones Agency we have tested the market a few times and always found the rates more than fair.

We did leave a few years back to support a friend taking over a State Farm office. The service was not up to our experience with the Jones Agency, and a year later, we humbly came back home!

You will appreciate the professional 'family' approach to business.

-J H.

They carefully reviewed my situation and developed a plan with the same carrier that was more economical, yet with better coverage. They have also taken care of my Medicare supplement needs. The staff is knowledgeable, efficient, and courteous. They are a first class agency.

-Timothy T.

