

## *Mission Statement*

We are dedicated to providing the highest level of personalized, professional service to our clients. In doing so we will follow strict ethical standards and maintain absolute integrity.

We view our clients as partners, whose needs shape all of our endeavors. Accordingly, our entire staff is expected to demonstrate total dedication and loyalty to both our clients and our agency.

We accept this challenge by encouraging each staff member to reach their maximum individual potential while we continue to develop and motivate an extraordinary and innovative team.

### **WE INVITE YOUR INQUIRIES**

Donald F. LaPenna Associates, Inc. is prepared to provide you with a no cost, no obligation review and comparison of your insurance along with our written proposal.



### **Corporate Headquarters**

The Insurance Centers  
100 Walnut Avenue, Suite 503  
Clark, NJ 07066

### **Mailing Address:**

P.O. Box 1868  
Cranford, NJ 07016

**P:** 866.497.1001 **TOLL FREE**

732.574.8000

**F:** 732.574.8001

**Email Us!** [info@insctrs.com](mailto:info@insctrs.com)

### **Branch location:**

Ironbound Business Insurance Agency  
Maple Court Mall  
275 Chestnut Street  
Newark, NJ 07105

**P:** 973.344.6698

**F:** 973.344.0199

*Follow Us!* 

Visit us online: [www.insctrs.com](http://www.insctrs.com)

This brochure is intended to give general information only. Subject to the terms and conditions of the insurance carrier.



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# COMPANIES

- ➔ American Commerce Insurance
- ➔ Andover
- ➔ Chubb
- ➔ Cumberland Insurance Group
- ➔ Encompass
- ➔ Fidelity
- ➔ Franklin Mutual Group
- ➔ Hanover Insurance Group
- ➔ New Jersey Skylands
- ➔ Norfolk & Dedham
- ➔ Mercer Mutual
- ➔ Mercury Insurance Group
- ➔ Progressive
- ➔ Selective
- ➔ Travelers



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## Program Highlights

### PACKAGE

**Auto and Home – Save up to 60%**

### AUTO

Auto policies with accident forgiveness,  
disappearing deductible

24 hr. claim service for most of our carriers

### HOME

We offer programs for difficult to place homes,  
such as 3 & 4 family homes; owner and tenant  
occupied

Up to 4 family investment property policies

Underground and aboveground oil tanks

Water back-up and sewers coverage

### UMBRELLA

An umbrella policy offers additional liability  
coverage above the limits of your autos,  
homeowners and boat insurance policies. We  
offer umbrella insurance at lower rates.

Get the protection you need  
at the price you deserve.

### FLOOD INSURANCE

People who live near water are not the only  
ones who experience flooding. Floods move, and  
can spread for miles. If a flood was to happen in  
your area, **flood insurance covers losses to your  
property caused by flooding, something that  
your homeowners policy does not cover.**

### IDENTITY FRAUD ENDORSEMENT

This endorsement will pay up to \$20,000 for  
expenses you incur as a direct result of an  
identity fraud act or series of acts. There is a  
special deductible of \$100 per incident for this  
coverage; no other deductibles apply.

### Lost Wages

Up to \$500 per week, up to four weeks, for  
wages lost if you have to take time off of work  
because of identity fraud to meet law  
enforcement agencies, credit agencies or legal  
counsel, or to complete affidavits.

### Attorney & Other Fees

### SPECIAL COVERAGES

Wedding Insurance  
Motorcycle Insurance  
Boat Insurance  
Recreational Vehicle Insurance