

21 Main St
Sabetha, KS 66534
(785)284-3435



211 North St
Seneca, KS 66538
(785)336-3540

Insuring your Present, Protecting your Future

***You may be missing important coverages on your current insurance policies!
Call us today for a review!***

We are licensed in Kansas, Nebraska, Missouri, Colorado and Arizona



AUTO



- Are **ALL** household members who have a valid permit (age 14 or older), or a valid license listed as drivers on your auto policy? ***Claims may be denied if an unlisted driver is involved in an accident!***
- Are any of your vehicles used for delivery services or ridesharing (DoorDash, Lyft, Uber, etc.)?



HOME/FARM



- Is your dwelling and/or outbuilding coverage adequate as replacement costs increase?
 - Do you have replacement cost coverage on your personal property?
- Have you recently replaced your roof, remodeled/updated, or added an addition (sunroom/deck/etc.)?
- Do you use any supplemental heat sources (wood-burning stove/pellet stove/fireplace/etc.)?
- Do you have added coverage for the backup of sewers and drains?
- Do you have coverage for underground utility and service lines? Do you have coverage for equipment breakdown?
- Do you have earthquake coverage? Do you have flood insurance coverage?
- Do you have adequate cyber coverage?
- Do you operate a business outside/inside your home?
- Do you own another property? Land, Second Home, Cabin, Vacation Rental?



MISCELLANEOUS



- Are your current home and/or auto liability limits adequate to protect your assets?
- Do you have umbrella insurance that will cover over and above your standard liability limits?
- Do you serve on any board of directors?
- Do you own recreational vehicles like an ATV, golf cart, or boat?
- Have you reviewed your life insurance needs recently? Do you have adequate coverage for your current needs?

*****This is not an all-inclusive list of coverage options to consider. Please contact us for a thorough policy review!*****