

OUR SERVICES

On a personal note...

Your security is our business. That's why we offer a host of insurance products that give you comfort, both inside and outside the home. We'll customize a program that conforms to your needs and lifestyle, including:

- **Home insurance**—full-replacement-cost coverage
- **Flood insurance**—for the coastal dweller
- **Auto insurance**—preferred rates
- **Recreational insurance**—for boats, yachts, motor-cycles, snowmobiles, ATVs, and other vehicles that don't fall under your homeowner's policy
- **Umbrella**—personal-excess liability coverage at a low premium
- **Life, health, disability, long-term care**—protect yourself and your family should something happen to you

On the business front...

Every professional should have insurance. But every business has unique needs—so how do you make sure you've got the right coverage? We'll do the research and craft a custom-tailored program that meets your goals and budget. We have years of experience creating programs for:

- Contractors
- Manufacturers
- Offices
- Professionals
- Retailers
- Wholesalers

ABOUT THE JOHN HILL AGENCY

A south Jersey landmark for nearly half a century, the John Hill Agency is an independent, family-owned and operated insurance agency that serves both residents and business owners in Ocean County and beyond. It was established by John Hill in 1959 and continues to be managed by the Hill family—whose mission is to deliver the same personalized, superior service the company was founded on.

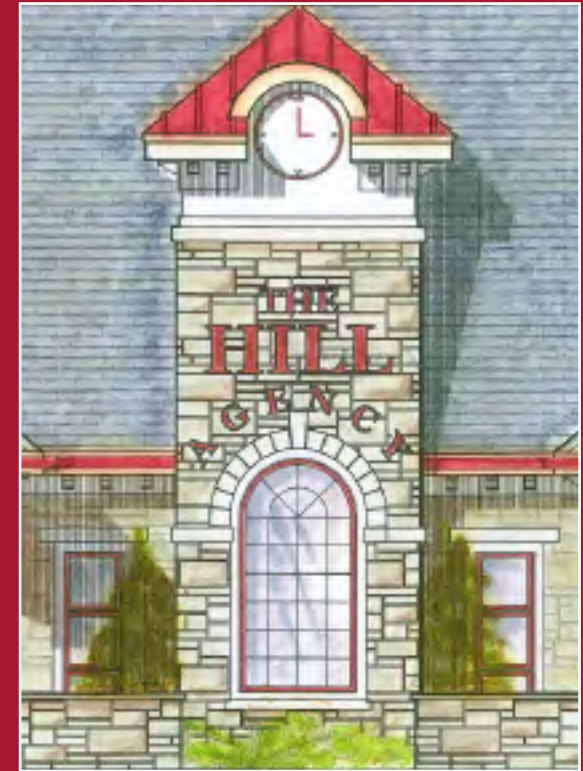
Rounded out by a team of knowledgeable, highly trained insurance experts and numerous resources, the agency's mission is to guide clients through the insurance process and educate them on their coverage needs. With access to the products and services of many reputable insurance carriers, the John Hill Agency can customize programs that meet clients' goals and desires.

Need insurance? Want to get a second opinion on your existing policies? Contact the John Hill Agency for a free quote or a no-cost, no-obligation consultation today. Call 732-269-0800 or e-mail info@JohnHillAgency.com. For more information, visit our website at www.JohnHillAgency.com.



635 Route 9
PO Box K
Bayville, NJ 08721
P: 732-269-0800
F: 732-269-6060

www.JohnHillAgency.com
info@JohnHillAgency.com



**Insurance agents
and advisors since 1959**

What if your insurance agent were also a trusted advisor? Someone who could guide you through the maze of options, analyze your needs, and create a cost-efficient insurance portfolio—tailored specifically for you?

YOUR AGENT AND ADVISOR

At the John Hill Agency, we serve two roles: agent *and* advisor. Whether you're looking for personal or business insurance, you'll get more than just a policy. You'll also get an experienced, hands-on consultant who will walk you through the process, help you assess your insurance gaps and goals, and craft a program that meets your needs and budget. No matter how simple or complex your coverage, the John Hill Agency will make sure your assets are protected.

INSURANCE DEMYSTIFIED

With hundreds of insurance products on the market, it's natural to feel overwhelmed and undereducated. How do you know what to buy? Is the coverage you have sufficient? Has anything fallen through the cracks?

You can't afford to take chances.

So let the John Hill Agency take the hassle, the mystery, and the confusion out of buying insurance. We do the legwork for you, zeroing in on policies that make sense for your situation. And because we're an independent agency, we have access to some of the nation's most highly regarded insurance companies, allowing us to mix and

WE'RE INDEPENDENT

The John Hill Agency is an independent agency. Why is that a big deal? Because, unlike "name-brand" insurance companies that can only sell their own products, we represent several regional and national carriers—giving you a broader, more diverse selection to choose from. Plus, we're constantly on the lookout for new companies that may be an asset to your personal or business security. In other words, we don't work for an insurance company—we work for *you*.

Here's how we work:

- We sit down with you to discuss your needs and/or evaluate your current policies
- We guide you through the various coverage options and build a customized program that protects your assets and gives you maximum security



We offer customized programs for all your insurance needs, including:

- Personal
- Commercial
- Life
- Health
- Disability
- Long-term care

match products that give you superior coverage—and greater peace of mind.

Then we give you a menu of choices, letting you select the options best suited to your needs and budget. You'll never buy "off the shelf" at the John Hill Agency—every insurance offering is personalized just for you.

- We focus on getting you the most value for your insurance dollar—and continually act on your behalf to keep costs contained
- We review your plan on an ongoing basis, keeping it up-to-date with your evolving needs
- We take the time to answer what-ever questions or concerns you may have