

REFER-A-FRIEND COUPON

**Refer-a-Friend
and/or family &
receive a \$10 gift
card!**

Grand Opening is open to the general public and does NOT require participants to buy insurances!

Simply come to HSJ Agency & get a FREE Quote on auto, homeowners, business & life insurance. When you bundle more than one insurance policy together, like your home and auto insurance, you can save money on our already competitive rates with our Multi-Policy Discounts*.

The greatest testament our customers can provide is a referral of their friends & family to HSJ Insurance Agency and receive a gift card*!

**Some restrictions may apply, please contact HSJ Agency for specific details.*



**HSJ INSURANCE AGENCY
919 S. WINTON RD
ROCHESTER, NY 14618
(585) 436-5737
HSJAGENCY@GMAIL.COM**

"Be still and know that I am God" Psalm 46:10

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**HSJ Insurance
Agency, LLC**



**GET FREE RATE
QUOTES!!!
(585) 436-5737**

PRODUCTS OFFERED

- **Auto Insurance** * (Bundle packages discount)
- **Homeowners Insurance** *
- **Renters Insurances** *
- **Business Insurance** – provides a way to help protect your business for or from property damages & liability insurance such as:
 1. General Liability Insurance (CGL)
 2. Professional Liability
 3. Worker's Compensation
- **Umbrella Insurance** – provides additional liabilities such as: injuries, damages to properties, certain lawsuits & personal liability situations.
- **Life Insurance policies** – Whole or Term life insurance.
 1. Assist with burial costs
 2. Provide financial support due to unexpected death of a family member or spouse.
 3. Leaving inheritance to children
- **Tax Preparation Assistance** by a 3rd party contractor
 1. Non-customer – Service fee
 2. Customer – 50% tax preparation discount

Bundle Package discounts on combined Auto & Homeowner policy

HSJ INSURANCE AGENCY FACTS:

- Free to work with any insurance carriers.
- Wide products portfolio will offer best price in the market.
- Finds insurance at the lowest price which means more value.
- Consultation with the customer & underwriter on choosing the best insurance package.
- Affiliates with Smart Choices & partners with over 85 insurance carriers and 5,300 independent insurance agents!
- “Refer-a-Friend” & received a \$10 gift card!



OUR MISSION

“Commitment to excellence & outstanding customer services; Like no one else”.

About Us

Harold Simmons, Jr., is the owner-operated & independent insurance broker. He has 7 years of experience in the Rochester, NY & Atlanta, GA community since 2011. Harold earned his bachelor's degree from Alfred University & master's degree in Multidisciplinary/ Human Service Administration at Buffalo State College.

What the difference between an insurance Broker vs. Agent?

- **Broker** is described as a super- independent agent which representing a multiple insurance companies & ability to offer the BEST VALUE!
- A captive **Agent** is only connected to one insurance company and only sells products from that one company.