

KEEPING YOU INFORMED....

LTB INSURANCE is proud to provide our customers with a Newsletter highlighting many important topics and changes in the insurance industry.

OUR CLIENTS SPOKE AND WE LISTENED.

STARMINDER IS HERE.....



This FREE service offered by LTB Insurance will remind Operators of Motor Vehicles in Massachusetts when their Driver License,

Inspection Sticker, and License Plate Renewal are about to expire. The Registry no longer sends out reminder notices to operators in Massachusetts on some of these important renewals.

Don't Delay, Sign up Today.

Visit Our Website www.ltbinsurance.com

Why do I need a Personal Umbrella policy?

Jury awards and out-of-court settlements routinely run into hundreds of thousands or even millions of dollars. Add to this the cost of legal fees, and the expense becomes staggering. An unexpected catastrophe could result in a large judgment against you. Without adequate protection, your current assets could be placed in serious jeopardy.

A Personal Umbrella policy could protect you against excess liability judgments for loss, injury, or even death caused by negligent acts. It is designed to provide liability protection over and above the insurance policies you currently have.

With a Personal Umbrella policy, you are covered if the limits under your primary policy are used up. Your assets, as well as your future earnings, are protected.

In today's society, lawsuits are occurring with alarming frequency. Moreover, the monetary awards can be staggering. Your current insurance will protect you against a minor misfortune - but it probably would not give you the needed protection against a catastrophic loss.

What Is Gap Insurance?

If you recently purchased or are planning to purchase a new or used vehicle you may want to consider Gap Insurance.

Gap Insurance covers the difference between what you owe on the vehicle and the actual value of that vehicle.

If your car is stolen or declared a total, your insurance company will pay the actual cash value for that vehicle. The actual cash value may be a lot different than what you owe on your loan. Without Gap Insurance your lender will hold you responsible for paying the difference between the actual cash value and the amount on the loan.

Not everyone needs Gap Insurance but if you would like more information on how it works please give us a call.

Important Announcement

As the owner of LTB Insurance, I take great pride in making sure our clients are getting the best coverage at the most affordable price. I know that while one carrier may be less expensive this year, they may be more expensive next year, as witnessed by my many years of insurance experience.

Please rest assured that I will be taking the necessary steps to guarantee the continuation of a very competitive product. The professional quality service and unique coverage's that we offer at LTB sets us apart from other Agencies. Please feel free to contact me to answer any question or resolve a problem.

Sincerely,

Lisa Tucker

The best compliment our clients can give us is a referral.

LTB Insurance is happy to review your policy and answer any questions. Please call us at

781-365-1800 or toll free

1-800-LTB-INS1.