



# Why use...

## ...an insurance broker?

**Your broker works for you, not the insurance company. They are at your side when you buy or upgrade your insurance or if you have to make a claim.**

**Finding a broker who understands your needs is an important first step to being properly insured. Take the time to find someone you feel comfortable with.**

### THE VALUE OF OBJECTIVE ADVICE

Insurance brokers are business people whose success rests on your satisfaction with your coverage, price and service. It's in their interest to understand your needs and negotiate on your behalf for competitive premiums—even if it means approaching several companies to find the right solution. Because your broker doesn't work for the insurance company, he or she can also assist you with objective advice if you have to make a claim.

### GET INFORMED HELP WHEN YOU NEED IT MOST

The insurance industry has become more complex with its own language of terms, legal issues and subtle details. You need a knowledgeable expert at every stage of the process to interpret all the rules and what they mean for you. Your broker's advice can also be invaluable as your insurance needs change and your requirements become more complex.

### FINDING A LICENSED BROKER IS EASY

There is a well developed system of broker licensing in Canada so you can feel confident that your licensed broker is a certified professional. One of the best ways to find a broker is to ask family, friends and co-workers for a recommendation. Or, if you have access to the Internet, visit [www.nbinsurancebrokers.ca](http://www.nbinsurancebrokers.ca) and follow the links to a broker in your community.

### DON'T BE AFRAID TO ASK!

When it comes to insurance, there is no question too basic. If there is anything you don't understand, don't be afraid to ask us. We are here to help.

[www.nbinsurancebrokers.ca](http://www.nbinsurancebrokers.ca)

