

Agape Insurance guarantee:

dkw Agape Insurance Services (aka Agape Insurance, Agape) guarantees to offer the lowest rates on California home and auto insurance or we will give you \$100.

Conditions and Restrictions:

When contacting Agape Insurance for insurance quotes for home and auto insurance applicant must provide all information and or documents to obtain an insurance quote for both home and auto insurance. Documents can include social security number, driver license number, vehicle information, VIN etc. Applicant must allow enough time to generate quotes from all of Agape insurance carrier.

Home insurance as defined by Agape Insurance is also known specifically as HO3 home product as listed by California department of insurance (DOI). Renters, condominium, non owner occupied home policy, dwelling policy, etc. are ineligible for guarantee along with any NON HO3 products. Your home must meet carrier guidelines for acceptable risk based on carrier discretion. If your home is unacceptable to our carriers for HO3 coverage we can offer no guarantee of rate.

Auto insurance as defined by Agape Insurance is private passenger, 'street legal' auto policy. Classic, commercial, motorcycle policies do not qualify. All drivers must meet California DOI guidelines for 'good driver'.

Applicant must be currently insured with both their home and auto insurance with the same company and must not be in cancellation or non renewal status. All rates and coverage's for guarantee comparison are based on your NEXT renewal offer, also known as declaration of renewal. Agape Insurance reserves the right to obtain a copy of applicants renewal offer to authenticate coverage and premium offer. Agape guarantee is rescinded if there is NO offer to renew coverage with current carrier. Agape reserves the right to offer coverage as close to current coverage as possible as carriers can offer slightly differing coverage's and deductibles. We can also raise or lower coverage at insured's request based on applicant approval.

Applicant cannot be a current or past Agape insured and must be insured at time of request with a California admitted carrier NOT doing business with Agape Insurance. If your current carrier is offered by Agape insurance and you wish to stay with current carrier and have Agape Insurance as your broker of record, Agape Insurance will provide the insurance coverage and give you half the guarantee (\$50).

Agape Insurance reserves the right to amend or change guarantee at any time.

Maranatha Insurance Services Inc.
dkw Agape Insurance Services
license number 0G53217