

WELCOME



We are so excited to have you as part of the Absolute Integrity family. We take great pride in our agency, community and clients. As your Independent Agent we offer choice, provide a high level of service and are local to your community. But what does that really mean? Can't other agents say the same thing about their business? Here is how we are different:

Choice: As an independent agent, we offer a choice of multiple insurance carriers, coverages, and more. Our main focus is to provide the insurance coverage that results in superior claims satisfaction. This means providing the right coverages, educating about coverage gaps and available options, and promoting value over price alone. In addition, we know you have a choice when selecting an independent agent. We want to continue to show how we earn your trust through our regular communication, personal relationships, and community involvement. We want you be a part of our agency and join us!

Provide High Level of Service: To us, service means you will know who our staff members are – and not just the usual run of the mill insurance stuff. You will know about them as people and we want to know the same about you. So when you call you will know who you are talking to! We will also be available in the event of a claim. We will be there to make sure your interests are protected and not forgotten. From point of initial sale to decades in the future, we are truly dedicated to serving you.

Local: When most people say they are local, they mean they have an office in your community. While we do have an office, when we say we are local we mean we are a part of the communities in which we serve. We are involved with local, regional, and national charities and organizations that benefit the communities in which we live.

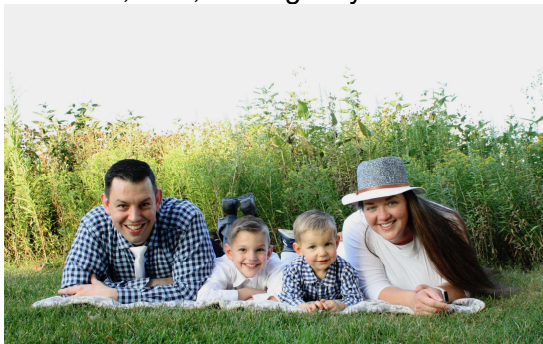
So, what's next? Please read through the rest of the Welcome Packet for more information about the agency. Once you have read through the information, place it in with your policies when they arrive and keep it for safe keeping and future reference. If you have any questions, please go to the "Our Staff" page and give any one of us a call. We would be more than happy to assist you.

Again, thank you for being a part of the Absolute Integrity family!

Sincerely,

Justin Honey

Husband, Dad, and Agency President



Our debt free stream live at the Dave Ramsey studio!
Pictured from Left: Hunter (my sister in law), Zion (my son), yours truly (me!), Dave Ramsey, Christina (my wife).

OUR AGENCY



www.absoluteintegrity.net

PO Box 1421, Greenwood, IN 46142 | 317-883-1316

Absolute Integrity Insurance was founded in 2005. We exist to educate and promote the communities in which we serve. We do this by:

1. Providing world class service while protecting our insured's livelihoods
2. Support our community
3. Create job opportunities
4. Have fun along the way

Sounds simple, but with the way the world has changed, we don't do business with every client face to face the way it was done many years ago. We do some things differently. We communicate through newsletters, email and Facebook while also maintaining face to face interaction through in-office appointments, charitable events, food drives, and community service.

Our insurance packages are designed to provide full protection for your auto, home, valuables, and/or business. We aren't always the "cheapest" in town, but in the midst of a tragic disaster, we can confidently stand next to you and look you in the eyes and say "we've got you covered for this."

Please hold us to the high standard of service we strive for. We hope you'll provide your comments on how we're doing. In fact, as a client you'll receive an annual review letter or call each year which gives you the opportunity to share with us what we are doing well, what we aren't, and give us feedback for improvement. We know that you rely on us to protect your most valuable assets, including your family, home, cars, and finances. Help us understand how to serve you better!

Here are 3 easy steps to take when you get this welcome kit:

1. **Like us!** Check us out on Facebook and "like" our Facebook page to stay informed of upcoming community events, food drives, 5k's, and other information.
2. **Join us!** Find an activity you can support, such as our annual food drive or join us on a mini-marathon or 5k that supports local charities.
3. **Ask us!** The well-known financial guru and radio host Dave Ramsey says it's important to look for an insurance agent that has the "heart of a teacher." This is what we strive for. Insurance can be a complicated subject, so please ask us when you have a question, even about policies you don't have with us.

OUR STAFF



www.absoluteintegrity.net

PO Box 1421, Greenwood, IN 46142 | 317-883-1316



Justin Honey

Husband, Dad, and Insurance Agent

Phone – 317-883-1316

Email – justinhoney@absoluteintegrity.net

Justin founded the agency back in 2005. He writes personal and commercial lines of insurance as well as life and health insurance. Believe it or not, Justin has a life outside of insurance. He is faithful to his church and dedicated to his family (his sons, Zion and Zane, and wife, Christina, are pictured to the left). He volunteers his talents with various homeless outreaches in the city of Indianapolis as well as takes part in athletic events for charity. He and his wife are also involved in children's ministry at their local church.

Justin and his wife take part in the annual 500 Festival mini-marathon each year, which is a great activity and the registration proceeds sponsor many charitable organizations including Riley Children's Foundation and Special Olympics Indiana.



Laura Warner

Musician, Wife, Mom, and Insurance Client Service

Phone – 317-883-1316

Email – laurawarner@absoluteintegrity.net

Laura began her insurance career in February 2012 and is a customer service representative who is licensed in Property and Casualty for Indiana and has her CISR designation. Laura came to us with a background in medical billing and was a licensed tax preparer for a number of years. Contrary to popular belief, insurance is not the only thing she thinks about. She enjoys serving the community through her local church, Liberty Tabernacle in New Whiteland, IN, where she works with the music department. She enjoys helping people understand and learn new things, brightening the day of those around her, and making people laugh. She loves being outdoors and spending time with her husband, Jacob and her sweet, silly, spunky baby Zoe. #ThatFaceThough

OUR INVOLVEMENT IN THE COMMUNITY



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Community Involvement Days

As a company, we give back to local community causes. Our agency supports our team members and local community by donating 2 days per year, per team member, to community events.

Our team gets to enjoy helping out local causes, and they get paid for that time off!



We Volunteer

Each member of our staff volunteers within the community. Some of our team volunteers their talents at local churches, while others help out at local homeless outreaches and food pantries.

WHAT TO DO IF YOU HAVE A CLAIM



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Q. I've been in an accident – what now?

A. Start by reporting your claim to your insurance carrier. They need to know:

- When the accident occurred
- Where the accident occurred (be as specific as possible)
- How the accident happened
- What kind of vehicle or vehicles were involved (including the year, make, and model)
- A description of the damage on each vehicle
- The names and contact information of people involved in the accident
- The extent of any injuries to people involved in the accident
- The names and contact information of anyone who witnessed the accident
- The name of the law enforcement agency that responded and the police report number, if police were contacted



Q. I have damage to my property – what now?

A. Call your insurance carrier and let them know:

- When the incident occurred.
- A general description of what happened.
- The location of the damaged property and what was damaged.
- The condition of the home and if it is still livable.
- If temporary repairs are needed.
- If the fire or police department was contacted, which department responded and any report number. Your contact information and the best time to reach you



Q. Do I need to protect my home from further damage?

A. Yes, once it is safe to do so, it is your responsibility to protect your property from further damage.

- Arrange for reasonable temporary repairs such as boarding up broken windows, covering the roof, and removing debris.
- Keep a list of any temporary repairs you make to document the damage, and make sure to save your receipts.
- If possible, place damaged items in a secure area where they can be inspected. If you are unsure about an item, include it with the damaged property.
- If you have fire or smoke damage, do not try to clean the damaged items. Sometimes cleaning things without the proper equipment can cause more damage.

Please also call us here at Absolute Integrity (317-883-1316).

When you have a claim, give us a call so we can let you know what to expect as well as monitor the claim from the beginning to ensure complete satisfaction. Additionally, we will also file any state required proof of insurance forms to avoid driver's license suspensions, etc.

WE APPRECIATE YOUR REFERRALS



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Referrals for a Cause

Your referrals mean the world to us. Our community also means the world to us. This is why we implemented our "Referrals for a Cause" program. Each time we receive a referral from you (regardless of whether a purchase is made), a local or national charity will receive \$10. The charity that receives the benefit will rotate, so together we are able to contribute to a variety of local, regional, and national causes.



Here's how it works:

It's easy! Every time someone you refer calls us for a quote, we will donate \$10 to charity.

Don't worry, we ask on *every call* who referred them to us.

There is no limit to the number of \$10 donations. Each *household* or *business* referred to us counts as one referral.

It's that simple, you'll never need to call with a list of names, and we'll highlight our charity donations and upcoming events in our newsletters.

As an added Thank You, we'll also give YOU a \$10 Gift Card for every person you refer to us who gets a quote.



Who we support:

We rotate a variety of worthy causes including American Cancer Society, Convoy of Hope, The Refuge, Riley Children's Hospital, Peyton Manning Children's Hospital, as well as others.



WHAT CLIENTS LIKE YOU SAY ABOUT US



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“Justin and Laura treated me very well. They both took significant time to answer my questions and educate me. And they saved me money!! I have passed the contact info to my parents, brothers and sister. I have switched providers and I am very confident that my family and I will be well taken care of. I appreciate their time and help!”

- Carri H. (Columbus, IN)

“The team at Absolute Integrity is always quick to respond and help with any issues that may arise. They always explain changes in premiums/coverage prior to policy renewals and answer any questions I have in terms that make sense. They also help to get you as many discounts as they can! I'd highly recommend using them for your insurance needs.”

- Meghan G. (Greenwood, IN)

“You communicate well by using technology to get the right messages to your customers!”

- Isaac C. (Columbus, IN)

“I have spoken with the claims adjuster and got everything squared away. I greatly appreciate the help you [Laura Warner] gave with getting this [claim process] going. This kind of help and service is why I stay with Absolute Integrity. You are invaluable.”

- Craig (Indianapolis, IN)

***Survey left for Dave Ramsey's organization:* “Your Endorsed Local Provider came to my rescue! I was so frustrated with my old insurance carrier, but with two auto accidents, I thought I was stuck. She [Laura] found me new insurance for a reasonable cost and helped with my home insurance as well!”**

- Peggy F. (Commiskey, IN)

“You've been the best insurance agent I've ever had in my life! Even though I am moving out of state, I will continue to refer anyone I know in Indiana and Ohio to you.”

- John R. (Indianapolis, IN)

“Justin, you are such an awesome person and your family is as well! We are loving the move to Florida, however, we miss you and your services so much! You're the best insurance agent we have ever had and wish you could be cloned here in Florida. If you do clone yourself or know of someone equally as wonderful as you, please let us know.”

- Diana A. (Former Greenwood, IN resident who recently moved to Florida)