

Pinnacle Insurance Agency, Inc.
3259 Winton Road South
Rochester, NY 14623

Allpro Cleaning & Restoration Inc. 585.235.5171

Allpro Cleaning & Restoration is a locally owned family business that serves the Rochester and Buffalo communities with expert craftsmanship and knowledgeable staff. Our business focuses on two distinct areas of the home, Cleaning and Restoration.

Our cleaning crews are familiar with the special attention needed when disaster strikes. They respond quickly and accurately whether you have experienced a flooded basement, a burst pipe or a traumatizing fire. Not only are we well versed in the intricacies of insurance claims and can help you easily navigate through these unsure waters, but we are also familiar with the countless insurance companies and their adjusters, assuring a smooth project from start to finish.

Our restoration crews are second to none. With expertise in every aspect of your home we can transform any area from disaster to delight. The craftsmanship will be visible in everything we touch, from seamless drywall to perfect plumbing, or picture perfect roofs to gleaming additions. Your satisfaction is our primary goal.



A note from Steve, to Allpro:
I forgot to tell you personally, Awesome job on carpets last week. I can't believe the furniture polish came out!

Thanks again, Steve

August 2008



Steve Desino
Trusted Insurance Advisor

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Pinnacle Insurance Agency, Inc.

3259 Winton Road South
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585.235.6070

Visit us online at
www.pinnacleinsurance.net

News and tips to make your life easier, safer, and happier



Welcome

Welcome to the first edition of your newsletter, we are extremely excited about it. Your newsletter will be filled with various types of information which we hope will help you and will keep you informed about current and future happenings. Your protection and peace of mind is always our only business. Thank you for being such a great client!!

P.S. Please let me know what you think of this! And what you would like to see in the future issues.

Steve Desino, Owner

Meet the Staff



You might not know everyone at Pinnacle, so we thought we would take a moment to introduce ourselves. So, meet our experienced staff who is dedicated to providing top notch quality customer service to you.

Owner, Steve Desino, has been with Pinnacle for 24 years, a family business that started with his father over 35 years ago. Steve is a native of the Rochester area. He and his wife, Maureen, have three wonderful children.

Call us FIRST... before making that claim!

Most people will file a claim with the insurance carrier, no matter what happened. The problem is that sometimes this hurts you and costs *you* money!

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Call us FIRST Don't hurt yourself with this mistake

There are certain situations where you will end up paying more for filing a claim, because you will **lose** your "claims-free" discount for 3 years **or more**.

Here's an example: Let's say your insurance costs \$1000 per year. You file a claim for a small amount. Well, you'll get paid for that amount, but you may lose that 20% discount for the next 3 years. That's \$200 for three years, i.e., \$600.00 out of your pocket. And it goes on a nationwide database. It will follow you for more than 3 years.

The Solution: **ALWAYS** check with US first, before filing a claim. We are here to help; so call us **every time** before you file a claim: 585-235-6070



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Meet the Staff



Maureen

Steve's wife Maureen joined the agency in 2006. Maureen is a CPA and came into the agency to be the financial manager. She is the one that makes sure all your transactions get to where they are supposed to go... and still manages a very busy household with their three children. They have two girls and a boy.

Licensed Agent, Melinda Habeeb has been with Pinnacle Insurance since 2002, and has many years in the insurance industry. She has 3 children, two still at home and her oldest son is an assistant football coach at the University of St. Lawrence. Go Saints!!!!!!



Debbie B.

Debbie Bianchi, Debbie was with Pinnacle several years ago. She left to raise a family, and then missed Pinnacle so much, she had to come back. She has been at Pinnacle for a total of 8 years, and has been in the insurance industry for 20 years. She stays very busy with her three children and husband.



Wanda

[Steve Desino Comments] Then of course there is Wanda Greenfield. She is our receptionist and Senior Processor. Always has a smile and a kind word. Wanda processes the payments and much of the paperwork, in the reception area.



Debbie N.

Licensed Agent, and our office manger Debbie Nassivera, keeps us all in line! Deb has been with Pinnacle Insurance for 9 years now. She has a busy home life with five children and a husband.



Melinda



Christy

Most of you don't need an introduction to Christy Lipowski, Licensed Agent. Christy has been with Pinnacle Insurance for over 20 years. Prior to working with Pinnacle she was an Underwriter with a different Insurance carrier. Christy has over 35 years experience in the industry. She knows her stuff!!

News and tips to make your life easier, safer, and happier



Nothing these days gets me more steamed up then to see these greedy insurance companies spending BILLIONS of dollars to convince you that they have eliminated the middle man. (The lizard, good hands people, your neighborhood agent spent over 2 Billion alone, and their policyholders paid for it).

Well, I'm here to tell you today that ***I am your Middle Man.***

What's so great about a company that can only give you one quote? You should really think twice about doing business with a direct company that can only give you one rate! When you call us at Pinnacle Insurance we check rates of all our companies to get you the most coverage at the best rate possible.

The big insurance companies don't really care whether or not you need to look into higher liability limits to protect your ASSETS.

I AM



They hire professional telemarketers; many not even licensed insurance agents!! The fact is, the less insurance you buy, the less they have to pay out come claim time. I can't tell you how many times I've run into customers who call me for home insurance only to discover They're more likely to lose their home due to an "underinsured auto accident" than to fire, because they were not properly insured.

We represent over 27 different insurance companies and our team is well trained to find the best possible rate with the best possible coverage as well as quality advice on what you are buying. We are independent agents working for YOU and when you need us the most we're going to be there for you.

Rest assured you can save money with us. **THE MIDDLEMEN!!!**

As JD Powers survey says, having an agent who represents National and regional insurance companies, is the best value for your insurance dollars.

YOUR MIDDLE MAN