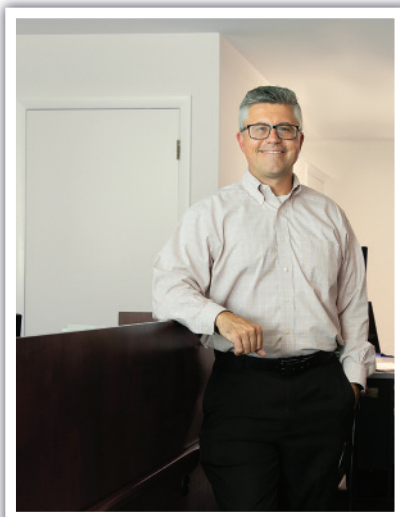


JAB INSURANCE BROKERS INC.

For the past 15 years, JAB Insurance Brokers Inc. has been a trusted insurance resource for individuals and businesses throughout southeastern Pennsylvania and the surrounding tri-state area. As an independent insurance agency, JAB is built on the belief that insurance should be personal, transparent, and tailored to each client's unique needs. With deep roots in the local community, the agency takes pride in helping neighbors, families, and business owners protect what matters most.



JAB
Insurance Brokers

JAB Insurance Brokers offers a full range of personal and commercial insurance solutions. From personal auto, homeowners and rental dwelling insurance to more complex business coverage, the agency has the expertise to serve companies of all sizes. Their commercial offerings include general liability, professional liability, commercial auto, commercial property, workers' compensation, and commercial umbrella insurance — providing comprehensive protection for today's evolving business risks. No matter the size or scope of the account, JAB approaches every client relationship with the same level of care and attention.

What truly sets JAB apart is its team. With eight dedicated professionals working together, the agency is committed to delivering an exceptional customer experience. Clients benefit from responsive service, clear communication, and proactive guidance throughout the

insurance process. In addition, JAB's access to more than 15 insurance carriers allows the team to provide many different and unique coverage options that help to find competitive programs that align with each client's goals and budget.

As JAB Insurance Brokers Inc. continues to grow, its mission remains the same: to be a reliable, long-term partner for the community it serves. Whether helping a family insure their home and vehicles or guiding a business through complex coverage decisions, JAB stands ready to help protect the future of eastern Pennsylvania — one policy at a time.

To find out more about or schedule an appointment with JAB Insurance Brokers, please visit www.jabins.com. You can also call 484.366.1281 or email info@jabins.com. JAB is open Monday through Friday from 8:30 AM to 5:30 PM and during the evening and weekend by appointment.

What various types of insurance cover

Auto insurance — This features bodily injury liability, protection in an "at fault" accident where there are injuries in the other car or cars involved; damage liability, the amount your insurance pays to repair or replace the property of others that you damaged in an "at fault" accident; comprehensive, which covers damage to your car from vandalism, broken glass, fire, theft, falling objects, or hitting an animal but does not cover collisions with another vehicle; collision, which pays to repair your car after a vehicular collision; first party benefits, which covers medical payments, accidental death, loss of income and funeral expenses; uninsured/underinsured motorists (UM/UIM) coverage for accidents in which an insured driver is injured by a UM/UIM driver; and tort option for suing another driver for pain and suffering.

Homeowners insurance — The five main types of homeowners insurance consist of dwelling; other structures, which are set apart from the dwelling by open space or connected only by a fence, utility line, or the like; personal property; loss of use, which is when the residence becomes unfit to live in due to a covered loss to your property; personal liability, which covers property damage or bodily injury resulting from the "covered occurrence;" and medical payments to others. Depending upon the insurance policy, these categories may differ.

Commercial insurance — It includes such areas as workers' compensation, used when an employee is injured on the job; commercial property, which protects buildings, other structures, and their contents; commercial auto; commercial general liability, which safeguards your business assets in lawsuits regarding bodily injury and property damage to a third party arising from your business; professional liability, which protects professionals such as lawyers, accountants, and engineers against error or omission in their professional service; and bonds, which are performance guarantees.

Small business insurance — Created to protect small, locally-owned businesses, it generally covers property, which is the physical location as well as the contents inside; liability, which offers protection from legal claims and lawsuits resulting from accidents or injuries at the business site; business interruption, which helps cover the cost of lost income and expenses if a business is unable to operate due to a covered event, such as a natural disaster or power outage; vehicle insurance; and workers' compensation.

**SUSAN BIGHAM, VP &
JOHN BIGHAM, PRESIDENT**

