

## Higginbotham Exclusive Advantages Available to TRA Members

Higginbotham Advantages	How does this help my restaurant?
<b>Largest independent insurance agent in Texas</b>	<ul style="list-style-type: none"> <li>• Preferred access to all key restaurant insurance carriers</li> <li>• Preferred pricing</li> </ul>
<b>Four dedicated service members for each customer</b>	Quick & responsive service
<b>Preferred TRA insurance agent</b>	<ul style="list-style-type: none"> <li>• Proven expertise in restaurant insurance</li> <li>• Free 1 year TRA membership to non-members</li> <li>• Attend TRA events across the state</li> </ul>
<b>Over 60 offices across Texas</b>	Local contacts around the state
<b>Headquartered in Fort Worth</b>	Texas based company who understands the Texas insurance marketplace
<b>Property/liability insurance &amp; employee benefits</b>	<ul style="list-style-type: none"> <li>• Can handle all insurance needs for your business, not limited to property/liability</li> <li>• Access to private exchange health insurance plans that other agents do not have access to</li> </ul>
<b>Day Two Services®</b>	Free services offered to customers, providing value above and beyond an insurance policy
<b>Contract review</b>	Insurance lawyers will review any contract free of charge and advise on insurance language
<b>Claims advocacy</b>	Our licensed adjusters will help walk you through the claims process and advocate for your business
<b>Safety &amp; loss control</b>	<ul style="list-style-type: none"> <li>• OSHA compliance support</li> <li>• Site assessments</li> <li>• Safety training resources</li> <li>• Risk management gap analysis</li> </ul>

### How to Switch Insurance Agents

1. Schedule a consultation call with Higginbotham.
2. Sign paperwork assigning Higginbotham as your new insurance agent.\*
3. Begin utilizing Higginbotham's Day Two Services® free of charge.

\*This will not change any coverage you currently have; it will only change your agent.

