

A blue speech bubble with a white outline, containing the text "WE ARE HERE FOR YOU" in white, bold, uppercase letters. The bubble is positioned on the left side of the header banner.

WE ARE HERE
FOR YOU

For Home and Business
Contact us Today

Just Get Me A Quote

We have published more than 50 articles about insurance and risk management. We reviewed,

- Policy forms
- Codes and standards that affect insurance
- The terms and conditions that affect your coverage
- A number of safety and regulatory issues that are frequent flyers in the insurance world.

We know that we have just scratched the surface of the things that affect your risks and your insurance program.

Emerging issues such as Covid-19, climate change, changing codes and standards, cyber liability and ransom-ware are the reason we pursue our education, training, and product knowledge. We study the things that protect you.

The advertising around insurance has not changed during this year. 15 minutes will save you 15%, only pay for what you need, and high-profile sport celebrity ad campaigns centered around low-price points. None of the mass market messages discuss the details around your risks or your circumstances. More people know that Geico has a gecko and Liberty has an emu than they know about the products they sell. This is intentional. By making insurance a commodity, it distracts you from the complexity of the product.

If you are buying homeowners insurance, we will want to know a lot about you. — Because there are different forms, products and enhancements that can protect the things you hold dear. We need more than an address, values and an effective date. Do you have any collectibles? Do you have jewelry or artwork? Do you serve on nonprofit boards? Do you need to cover recreational vehicles and equipment? Are your children away at school?

As a business customer we need more than your declarations page. — We want to understand your operations, facilities, and revenue streams. How is your product made, distributed, delivered and serviced? All of these can influence the scope and breadth of coverage that your need. How is your property protected? Are you getting the best insurance rate given protection, construction, and occupancy? Is your workers compensation costs in line with your experience? How is your fleet managed? Is your excess liability policy placed to pick up all of the proper underlying coverages?

What is your home or building worth?

The insurance you need may not be the sale price or loan value. If you have multiple buildings, are you getting blanket coverage? Are you getting an agreed amount policy? If you do not know what these terms mean, you would not think to ask for them.

[See back for additional information >>](#)

DRIEHAUS INSURANCE GROUP
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driehausins.com

30 Garfield Place Suite 620, Cincinnati Ohio 45202 | P 513-977-6860 | E info.support@driehausins.com

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What is your home or building worth? (Continued)

If you have a personal umbrella policy, how did you determine the limit? — Does your umbrella cover all of your underlying policies? If you are not sure what this means, then you may have a significant gap in protection.

You need an independent insurance agent to ask the right questions, find the right product and tailor your protection to your circumstances. This is not an easy, fast, or effortless process.

Download Insights



Our web site has been updated to bring the Risk Insight articles to the relevant product pages. [Click here to download these articles or scan the QR code](#) in exchange for your e-mail address. We would like to know who has an interest in our work and perhaps we can help you with your insurance program. Call us at 513-977-6860 or use the contact tools in our website to get a professional insurance consultation. We look forward to hearing from you.

Want More Info or to Request a Quote?

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