

## History

Founded in 1984, Heidebrink and Associates Agency, Inc. has been a leading independent insurance agency committed to providing quality service to our customers for many years. We are a community minded insurance agency dedicated to providing you with a broad range of products to meet your insurance needs. We have relationships with dozens of insurance companies, allowing you to get the right price with quality service. Customer service is our priority, and we pride ourselves on going the extra mile to help you protect your most valuable assets. Please stop in and visit our agency today!

Personal:

Protect your most valuable assets-let us help you tailor a policy that will best help fit you and your family's needs. Package your home and auto policies with our agency and save even more!

Home:

Provide protection against the financial consequences of a personal loss. Whether seeking to protect your home, condo, renter's coverage, watercraft, or other recreational vehicles, let us help you protect your most important assets.

Personal Auto:

We offer the most competitive rates from a variety of auto insurance companies. Have a classic car or motorcycle? We offer several great programs especially for your needs.

Umbrella:

Designed to provide coverage in the event of a catastrophic claim, lawsuit, or judgment, this coverage provides excess liability insurance over the basic policies.

#### Commercial:

You have worked hard to build your dream business. Now make sure it's protected. As a locally owned business, we understand and share your goal. Our agents will work with you to ensure your hard work is protected. Let us help find you coverage that is personally tailored to fit your business as it grows.

#### Business Packages:

As no one product answers all the needs of each business, we can provide custom coverage to help protect your changing business needs. From Commercial Automobile coverage to Commercial Property and Liability coverage, we have you covered.

#### Worker's Compensation:

Workers compensation laws were created to ensure that employees who are injured on the job are provided with fixed monetary awards. This helps eliminate the need for litigation and helps control the financial risks for employers.

#### Bonds:

Why get bonded? Being bonded gives customers the ability to leverage business growth. Once customer purchases bond insurance, its credit rating is replaced with the insurer's credit rating so a business can feel safer in taking risks to improve and grow their business.

## FARM:

Protecting the legacy that is yours and only yours, we help provide a variety of different plans that help protect your farm for today and generations to follow. From a Hobby Farm to a large commercial farming operation, let us help tailor a policy to fit all your needs.

- Farm Owners

- Farm Tenant's

- Landlord's

- Crop/Hail Insurance

- Multi Peril Insurance

Health-life-annuities-disability-LTC (too long of a title?!

Individual and family plans:

A good health plan is essential to you and your family's overall well-being. We have several companies available to meet all your health care needs

Group Health plans:

We offer quality health insurance plans that are designed to provide coverage for the smallest business to the largest corporation.

Medicare and Prescription Drug Plans:

We are here to help design a Medicare plan that best fits your situation.

Life Insurance:

Protect the ones in your life that you cherish most. We have the experience and companies to deliver the right plan for you and your family.

Annuities:

What can an annuity do for you? It can supply a guaranteed monthly income for life. We have a large selection of annuities for you to choose from that will help protect your income for years to come.

Long-Term Care:

Whether you are nearing retirement or decades away, it is never too soon to think about the future. With Long-Term Care Insurance, you can feel at ease, knowing you have a plan to help with expenses.

Disability:

How long can your family live without your income? We can help you with a disability income insurance plan to help you get back on your road to recovery.

Partners/Companies

Auto Owners Insurance Compnay

Western National

North Star

Progressive

Foremost

Dairyland

Hagerty

Grinnell

Beaver Creek Mutual

Southwest Mutual

Heartland Mutual

German Farmer's Mutual

Farmer's Mutual of Sibley, IA

CNA Surety

RTW

State Fund

Heartland Crop Insurance

Great American Crop Insurance

Farmer's Mutual of IA

League Of Minnesota Cities