

# **SAM BITENSKY**

INDEPENDENT AGENT

COMBINED INSURANCE

Toll Free: 1-833-959-2665 Email: [sam1bit2@gmail.com](mailto:sam1bit2@gmail.com) Website: [www.combined.ca](http://www.combined.ca)

- Combined Insurance (supplemental not classical insurance).
- Started in 1922 by W. Clement Stone now a Chubb Company
- Rated by A. M. Best A + (Superior).
- In Canada since 1956. Head Office in Markham Ontario.
- Combined Insurance is supplemental insurance and pays on top of your existing insurance policies including government programs i.e. workers compensation and employment insurance.

**Combined Insurance helps Businesses and the Self Employed replace their income in case of accident or illness. Lets meet to explore your many options 1-833-959-2665**

## **SUPPLEMENTAL INSURANCE**

At first, the idea of supplemental insurance may sound redundant. If you already have insurance, why would you consider more? The answer, quite simply, is that most insurance providers cover only a portion of the total costs you may need help with in the event of sickness or injury. It's great that you have insurance – but what about the non-covered costs? Combined Insurance pays cash directly to you to for replacing lost income, paying rent, buying food – even just covering the expense of transporting loved ones to visit you at a recovery facility?

That's why Combined Insurance offers supplemental disability insurance, accident insurance, sickness insurance and life insurance. Our policies are easy to understand so you can make the right decisions about your coverage. It's a lot to worry about. Supplemental insurance simply helps you rest a little easier.

Combined Insurance supplemental insurance products are designed to help fill in the gaps your other insurance doesn't cover and assist in ensuring nothing falls through the cracks. Combined Insurance covers you 7 days a week 24 hours a day 365 days a year In Canada and the United States.

## **WE ARE LOOKING FOR 2 CAREER MINDED INDIVIDUALS TO JOIN OUR TEAM**



If you qualify and join Combined Insurance, not only do you get the opportunity to earn an unlimited income. You get paid training and are helped with licensing. Once licensed, one of our trainers will go out with you on sale calls until you are comfortable in your new career. Combined is like no other insurance company, in the policies they sell and the treatment of their Independent agents for more information go to [www.combined.ca](http://www.combined.ca).