



## WELCOME TO VIP INSURANCE

Thank you for being a part of the VIP Insurance Agency family! As an independent agent, we offer choice, provide a high level of service, and are a proud local Arizona company.



# A LETTER FROM TIM NEFF

Hello and welcome to V.I.P Insurance!

We understand that you have a choice when it comes to your insurance provider, so we want to thank you for giving us the opportunity to serve you. It truly is our pleasure to give you the best possible programs and products to protect you, your family, your property and your investments for years to come.



As President of V.I.P Insurance Services,  
I wanted to share a few things that make us who we are:

**Service always has been and always will be a 10** – in the marketplace, where independent agents are a dime a dozen, our service is what sets us apart. We answer the phone, are timely with email responses, listen, and offers solutions. Communication is key!

**We execute with integrity** – We do what is right, not what is easy. Offering what is in the best interest of our client's is second nature and we only work with A-rated carriers.

**Resolve with fiscal responsibility** – With time and money being interchangeable, wasted time is wasted money. V.I.P Insurance utilizes cutting edge technology to provide an efficient workflow and maintain equitable partnerships.

**Value growth** – To value growth is to foster change and we are always changing! Through continuing education for both our team members and our clients, we maximize all that the insurance world has to offer.

**Teamwork** – Our group of producers, support staff and management functions as a team to get the job done. Through mutual respect and spirit of equality, we understand each other's roles and help whenever and wherever we can.

Again, thank you for trusting myself and my team! We will work hard on your behalf and treat like you are family. If at any time you have questions, please don't hesitate to reach out to me directly.

We look forward to working with you!  
Best regards,

Tim Neff  
President, V.I.P Insurance Services

# WHAT TO DO IF YOU HAVE A CLAIM

## I’VE BEEN IN AN ACCIDENT - WHAT NOW?

**Answer:** Start by reporting your claim to your insurance carrier.

They need to know:

- When the accident occurred
- Where the accident occurred (be as specific as possible)
- How the accident happened
- What kind of vehicle or vehicles were involved (including the year, make, and model)
- A description of the damage on each vehicle
- The names and contact information of people involved in the accident
- The extent of any injuries to people involved in the accident
- The names and contact information of anyone who witnessed the accident
- The name of the law enforcement agency that responded and the police report number, if police were contacted

## DAMAGE TO MY PROPERTY - WHAT NOW?

**Answer:** Call your insurance carrier and let them know:

- When the incident occurred.
- A general description of what happened.
- The location of the damaged property and what was damaged.
- The condition of the home and if it is still livable.
- If temporary repairs are needed.
- If the fire or police department was contacted, which department responded and any report number.
- Your contact information and the best time to reach you

## DO I NEED TO PROTECT MY HOME FROM FURTHER DAMAGE?

**Answer:** Yes, once it is safe to do so, it is your responsibility to protect your property from further damage.

- Arrange for reasonable temporary repairs such as boarding up broken windows, covering the roof, and removing debris.
- Keep a list of any temporary repairs you make to document the damage, and make sure to save your receipts.
- If possible, place damaged items in a secure area where they can be inspected.
- If you are unsure about an item, include it with the damaged property.
- If you have fire or smoke damage, do not try to clean the damaged items.  
(Sometimes cleaning things without the proper equipment can cause more damage.)

When you have a claim, give us a call  
so we can let you know what to expect:

480-696-6438

# LINES OF BUSINESS CHECKLIST

## HOME

Tree fell on your neighbor’s house? Dog bit a child’s friend at a birthday party? Fire started from electrical wiring? Hail or wind ruined your roof? Make sure you are covered for all situations!

## UMBRELLA

Do you have children? Like to travel? Have a pool? Cover your liabilities anywhere in the world.

## RENTERS

Renting out a home you own to another person? Put up a shield of defense—make sure your tenants have their own renters policy. Are you the one renting? Protect your contents and liability.

## DISABILITY

Protect your income if you become disabled!

## OTHER VEHICLES

- Recreational Vehicles
- Motorcycles
- All Terrain Vehicles / Golf Carts (Toys need coverage too!)

## AUTO

Someone rear ends you without insurance. Are you covered? You hit a vehicle and injured all five passengers. How are you covered?

## LANDLORD

Protect your investment properties.

## COMMERCIAL

Workers Compensation, Aviation, Directors and Officers, Professional Lines Property & General Liability.

## LIFE

LIFE Protect your mortgage and loved ones for worst case scenarios.



# WHAT TO ANTICIPATE

## NEW AUTO INSURANCE POLICY

- Once your prior carrier electronically files the cancelation, it will notify the DMV and any financial institution that has interest in your vehicle.
- Forward those letters to your account manager so they can assist in notifying the appropriate institution.
- Underwriters behind the scenes will make sure that all licensed operators registered to your home are listed or excluded on the auto insurance policy. If they find someone who was not listed or excluded that is regis-

## NEW HOME INSURANCE POLICY

- Standard outside home inspection within 60 days of effective date.
- The inspectors are looking for outside debris, condition of roof, if any animals are owned that were not disclosed, diving boards, trampolines, and other factors that could cause liability claims. They want to make sure the risk matches what was written on the insurance policy.
- Your prior carrier will send notice if you have a mortgage to the servicer of the cancel, they then automatically send you a letter stating you do not have insurance.
- Forward this letter to your account manager, so they can confirm you do.



**Tim Neff**  
President

With several decades in the insurance business, Tim is the consummate industry professional. He is passionate about helping people and making sure they have insurance for every stage of life. Tim understands that insurance is something that changes as life goes on and he is always looking to the future for his clients. When not working, you can find Tim on one of the many championship golf courses in the Scottsdale, AZ area.



**Dominique Haffery**  
Director of Property and Casualty

Dominique has been an insurance agent since 2012. She started her career in the captive market and moved to the brokerage side in 2017. When she is not working, her time is dedicated to her husband, bonus daughter and newborn, Violet. Family is everything to her. They enjoy movie nights, hiking, cooking, and hosting get-togethers. If she does eat out, it will be for Sushi. Her favorite color is purple, and it is a passion.



**Felis Medina**  
Producer

I was a client before I was employee of VIP Insurance. JJ Contreras is my agent. I live in Chandler Arizona with my wife and daughter. I like to spend time with my family, golf and hike. I am thankful to be working with such a great group of people and look forward to many more years of working in insurance.



**Tiffany Dyer**  
Director of Sales and Marketing

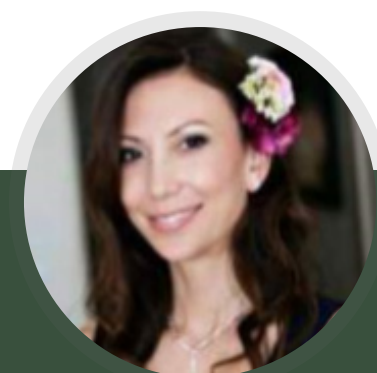
Tiffany has enjoyed 30 years in the insurance industry serving in both company and agency roles. Her primary contributions have been in the areas of sales, marketing, leadership and business development. She prides herself in having exceptional relationship building skills, humility, honor, a well-timed sense of humor and an ability to liaise well having “lived and worked” on both sides of the insurance selling equation. Although she has lived all over the country, Tiffany is an Arizona native, married to the love of her life and has two boys, Colt and Dalton. She and her family love the outdoors and enjoy time at their cabin relaxing, hunting, fishing and hiking. Her family is actively engaged in AFJROTC and ROTC through high school and college. She enjoys supporting and volunteering for a variety of military and community charities.





**Josh Feinberg**  
Producer

Josh Feinberg is a insurance advisor at VIP Insurance , where Josh advises and educates clients about their different insurance options and helps new home buyers secure homeowners insurance that suits their budget and goals. Josh has worked with reputable insurance carriers including State Farm and Farmers Insurance.



**Mariah Taracatac**  
Personal Lines CSR, Artist, Mom of one

Mariah is a Personal Lines CSR with over 20 years' professional experience in customer support and administrative services. In 2017, she started working for VIP Mortgage in the concurrent operations department before joining the VIP Insurance team in the spring of 2018. She grew up in southern California, attended over 13 different schools, and spent a short time in Manilla, Philippines. Mariah relocated to Arizona in 2005. She enjoys fishing by the lake with her fiancé and his children, spending time with her 18-year-old son, Justin, and has a passion for creating a wide-variety of art. The home is complete with her Boxer, Rookie, Harmony the hedgehog and Kitty Purry the cat.



**Lisa Herring**  
Personal Lines CSR

Born and raised in southern California, Lisa has called Phoenix home sweet home since 2006. While she had worked in customer service for many years, she stumbled upon her first job in the insurance industry in 2006 and discovered her passion for helping people understand and protect themselves from life's 'what if's'. In her free time, Lisa loves to bake and travel. She also loves to explore Arizona's many hiking trails with her family. Although most of her free time is spent watching her kids' soccer and volleyball games, and shuttling them to practices, any remaining free time is spent cheering on the Denver Broncos and Los Angeles Angels. Lisa and her wife have 2 daughters, Gabi (15) and Shae (14), and one son, Ben (12). They also have 2 dogs (Moose and Tully), 2 cats (Booty and Oliver), 2 desert tortoises (Shelby and Tuck), and a bird (Mallory).



**JJ Contreras**  
Insurance Specialist

JJ grew up on a farm outside Las Cruces, New Mexico and moved to Tempe, Arizona when he was 20-years-old. He graduated from New Mexico State University with an emphasis on business administration, marketing and management. Soon after college, JJ found his passion for sales and customer service working as an account executive. Near and dear to his heart is the charity he and his family started in 2001: 2 Kids 4 Kids, which supports families of children that have been diagnosed with severe or terminally ill health problems and allows parents more time with their family during the tiring process of treatments or procedures. That same year, JJ started the OJ Contreras Scholarship. Proceeds are used to support the Las Cruces Catholic School fund scholarships for needy families. JJ and his wife have two daughters and a son. In his free time, he plays soccer.



**Clark Neff**  
Account Administrator

Clark started his insurance career with VIP Insurance Services in 2017 as an commercial lines specialist. Over the past three years, Clark has been focused on expanding his knowledge of the insurance industry, mainly through training and working closely with his peers within the VIP Insurance family. Prior to becoming an insurance agent, Clark worked in the real estate and restaurant industries and intends on using his experience to provide exceptional service. In his free time, Clark loves to ride his bike on trails, playing the trumpet and piano, and is an avid cook (he has been referred to as Chef Neff in the past). Clark and his wife are active volunteers at homeless shelters around the Albuquerque area and have a fur-child—Emily, an 8-year-old Sheppard-mix.



**Dawn Fowler**  
Personal Lines CSR

Born in New York state, Dawn moved to Arizona in the early 1980s. Insurance found her in 1992 and she has been an agent ever since! Throughout,, her many years of working in the insurance industry, she has had the opportunity to work at both the agency and company level as well as work as a manager. Dawn believe in advocating for her customers and helping them to understand the value of their insurance coverage. In her spare time, Dawn enjoys spending time with her daughter Jessica, dog Ana, and being outdoors. Born in New York state, Dawn moved to Arizona in the early 1980s. Insurance found her in 1992 and she has been an agent ever since! Throughout,, her many years of working in the insurance industry, she has had the opportunity to work at both the agency and company level as well as work as a manager. Dawn believe in advocating for her customers and helping them to understand the value of their insurance coverage.



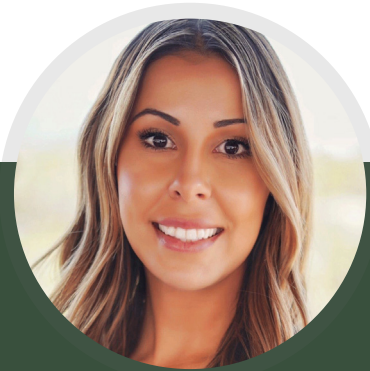
**Sherry Brophy**  
Insurance Professional, Cake Decorator, Mom and Grandma

Sherry started her career in 1976 fresh out of high school. Over the past 40+ years, she has worn many hats in the insurance industry from file clerk, underwriter, claims adjuster to assistance personal lines manager. In her free time, she bakes and creates cakes, dances jitterbug with her 84-year-old mother and enjoys spending time with her only grandchild. Sherry is a lifetime member of the Knights of Columbus in Pittsburgh, PA where she volunteered her time running their Bingo kitchen for numerous years.



**Terri DellaMaddalena**  
Personal Lines Account Executive/Producer

Terri has been providing insurance guidance to her insureds for over 12 yrs. She believes that putting her clients first and maintaining the utmost level of professionalism on their behalf is a must that has never steered her wrong. Terri brings the highest degree of exceptional experience to her clients by listening to their needs and working diligently with them to implement a plan to meet all their concerns. Terri in her spare time enjoys spending time with her 3 adult sons, 3 dogs and 13 siblings.



**Eden Desira**  
Commercial Lines Account Executive

Eden joined the VIP family in January 2020. Previously to VIP, Eden has spent her entire insurance career working on commercial risks. She grew her passion for commercial insurance through building relationships with her clients and ensuring their business is protected through risk assessment. Outside of work, she cherishes time spent with family and friends and loves to travel.



**Ronnie Boerner**  
Personal Lines Account Executive / Insurance Producer

Ronnie joined the VIP team in October 2019. Previous to VIP, he has specialized in High Net Worth personal insurance since 2010. Ronnie's goal for his clients is to ensure that they have the proper coverage, should there be a loss. In his free time, he enjoys spending time with friends and family, traveling, and being the in-house taste tester for his other half's custom cake business.



**Sandy Caporale**  
Personal Lines Account Executive/Team Lead

Personal Risk Advisor, with over 30 years of risk management experience, my task is to manage risk for the High Net Worth Families. Analyzing risk, protecting assets and preparing for the unexpected, by leveraging experience and knowledge to create a tailored insurance solution that provides a peace of mind for what matters most. Undergraduate and Graduate degrees in Business and Management. Enjoy Golf, Swimming, Mountain Biking, reading, and spending time with my family. Watching 49er football is also relaxing pastime.





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