



DELAND, GIBSON

Personal and Business Insurance

*Our staff is dedicated
to continued professional
and courteous service
in providing competitive
products for your
personal and business
insurance.*



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Founded in 1900, Deland, Gibson Insurance Associate, Inc. has grown to become one of the 13 largest insurance agencies in New England. As a 5-Star independent agency, we work for you, not for insurance providers. Working with you and drawing from a carefully selected group of financially sound, reputable insurance companies, we ensure that your coverage is competitively priced and ideally suited for your specific insurance requirements.

When you have a claim, we work on your side to ensure that you get fair and prompt settlement. If you have any doubts about your coverage, Deland, Gibson Insurance Associates can provide you with a no-cost, no-obligation insurance review and comparison.

Our Mission

Our staff is dedicated to professional and courteous service in providing competitive products for your personal and business insurance.

We currently have 42 employees with an average of 12.8 years at Deland, Gibson Insurance Associates, Inc. Together we bring you 538 years of experience in the insurance industry. For these reasons, our customer retention consistently averages in the mid-90% range

Charles W. Gibson

A 1969 graduate of Clemson University, Charlie served in the U.S. Navy until 1972 when he joined Deland, Gibson. He became President in 1982 when George W. Gibson became Chairman of the Board. In addition to his duties as President and a Producer, Charlie is the firm's Treasurer and also handles the agency's investments.



Karen A. Cora

Joined the agency in 1988 and became Executive Vice President in 1995. Karen began her insurance career in St. Louis in 1969, where she spent 11 years with her first agency, and then joined Fireman's Fund Insurance Company. After a promotion and transfer to Boston, she held various positions in underwriting and marketing, working with various Boston-area insurance agencies including Deland, Gibson Insurance Associates, Inc. When Fireman's Fund closed their Massachusetts offices, Karen joined Deland, Gibson Insurance Associates, Inc.



Framingham
Welding

Personal

| |
|---------------------------|
| Homeowners |
| Tenant Homeowners |
| Condo Homeowners |
| Builders' Risk Homeowners |
| Rental Property |
| Automobile |
| Motorcycles |
| Antique auto |
| Umbrella Liability |
| Boats/Yachts |
| Valuable Property |

Business

| |
|------------------------------------|
| Package policies |
| Workers' Compensation |
| Business Automobile |
| General Liability |
| Fire |
| Crime |
| Marine |
| Commercial Builders' Risk |
| Directors' and Officers' Liability |
| Initial Public Offering |
| Employee Discount Groups |
| Homeowners and Auto |





Insurance Programs

This summary does not include all of our services or programs. Most of the policies listed below have additional coverage endorsements available.

Deland, Gibson has made my life easier. they make sure I am up to date on all of my business insurance so I can concentrate on my customers. In fact, I liked the way they treated my business so much that I have all of my personal insurance through them as well.

- Jeff Abbott

Personal Lines:

Homeowner's: covers the dwelling, contents and liability in a rented apartment, condominium or house.

Tenant Homeowner's: covers the personal contents and liability in a rented apartment, condominium or house.

Condominium Homeowner's: covers the personal contents, liability and the interior of the building that is the responsibility of the condominium owner.

Builders' Risk Homeowner's: covers a house in the course of construction when upon completion the owner will be living in the house.

Rental Property: for one-to-four-family rented dwellings. It can cover the dwelling, contents owned by the dwelling owner, liability and loss of rental income.

Automobile: covers the owner's liability, property damage to others and physical damage to the vehicle shown on the policy.

Motorcycle: covers the owner's liability, property damage to others, physical damage to the motorcycle shown on the policy and passenger liability.

Antique Automobile: the same as automobile insurance except that it provides special valued coverage on the antique auto.

Umbrella Liability: extends your personal liability such as home and auto to a higher limit.

Boats/Yachts: covers liability, property damage to others and physical damage for the boat or yacht listed on the policy.

Personal Articles Floater: insurance for scheduled personal property such as jewelry, furs, silver, fine arts, musical instruments, computers, etc.

Commercial Lines

Package Policy: covers real and business personal property and liability for the operations of the business.

Workers' Compensation: covers employee injuries while working on the job.

Business Auto: covers the business' automobile liability, property damage to others and physical damage to the vehicles listed on the policy.

General Liability: covers liability for a business' operations and products.

Fire: covers an apartment or commercial building, contents owned by the building owner and loss of rental income.

Bonds: includes crime insurance, probate, performance and payment bonds, street permit, bid bonds and many other miscellaneous types of required bonds.

Marine: covers exposures on the water and land while in transit.

Commercial Builders' Risk: covers a building in the course of construction.

Directors' & Officers' Liability: covers directors and officers for their mismanagement of the company's assets.

Employee Payroll Deduction Groups can be developed for the employee's homeowners and personal automobile insurance.



They make my life easier because they make sure I am up to date on all of my business insurance. I can concentrate on my customers. I liked the way they treated my business so much that I have all of my personal insurance through them as well.

- Nicolas Boillot

Additional Services

Financial Services

Individual and Group Life

Estate Planning

Individual and Group Disability

Group Medical and Dental

Long Term Care supplements the cost of home care, assisted living and nursing home care.

Commercial Insurance Companies

One Beacon (Formerly CGU)
Chubb
Commerce
Hanover
Hartford
St. Paul
Travelers
Zurich

We also write with a variety of
Excess Markets including Lloyds of London

Personal Insurance Companies

One Beacon (Formerly CGU)
Chubb
Commerce

DELAND, GIBSON

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Wellesley Hills, Massachusetts

Main Telephone: 781-237-1515 800-697-7657
Personal Lines Fax: 781-237-4903
Commercial Lines Fax: 781-237-1805
Claims Fax: 781-237-4160