



GRAMMAR GUIDE



Remember...

Your grammar is a reflection of your image. Good or bad, you have made an impression. And like all impressions, you are in control.

IT'S

It's = Contraction (It is/It has)

"It's National Insurance Day!"

VS

Its = Possessive Adjective

ITS

The car is broken and its breaks aren't working.

THEIR

THEIR: POSSESSIVE ADJECTIVE

REFERS TO SOMETHING OTHER PEOPLE HAVE OR OWN.

EX: "THEIR CAR IS COVERED BY THE BEST INSURANCE."

THERE

THERE: ADVERB/PRONOUN

THAT PLACE (NOT HERE). SOMETHING EXISTS.

EX: "THERE IS A MISSING COVERAGE ON THE POLICY."

THEY'RE

THEY'RE: CONTRACTION

THEY'RE IS A CONTRACTION
THEY'RE = THEY ARE

EX: "THEY'RE GOING TO TELL EVERYONE HOW GREAT HOLLEY INSURANCE IS."

AFFECT VS EFFECT



AFFECT: To change or influence

AFFECT = ACTION

The car accident affected their insurance premium.



EFFECT: The result of a change

EFFECT = END RESULT

The effect of the car accident was higher insurance premiums.

AFFECT = Fool Around



EFFECT = Find Out.

YOUR VS YOU'RE

YOUR = Refers to something a person has or owns.

Your insurance agent is named Steve.

YOU'RE = You are.

You're the best insurance agent in the world!

A common mistake is typing "YOUR welcome" rather than the correct "YOU'RE welcome".