

PERSONAL PERSPECTIVES

JULY/AUGUST 2010

IS YOUR HOME INSURED PROPERLY?

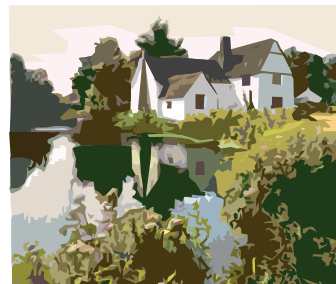
Market values on homes have been plummeting, however, the cost of building materials is skyrocketing. You need to make sure that your home is properly insured for *replacement* cost and not market value. In order to do this, you will need to contact your agent and be prepared to provide the following information.

- Square footage
- Type of home
- Construction of home
- # of bathrooms
- Any additional features your home has, such as garages, fireplaces, built in cabinets, hardwood floors, etc.

Also, any time that you make a renovation to your home, you should contact your agent.

Adding a sunroom, patio, deck, finishing your basement, or in any way adding to the square footage will make a difference in your replacement cost. You also need to let us know if you add any type of sheds, garage, or barn to your property. This will allow us to confirm your current coverages and determine if they need to be increased.

If you have any questions about your replacement cost, please contact your agent, we would be happy to review this value with you.



Contact your Insurance Agent

Kelly Jo Singleton, Senior Account Representative (A-C)

April Faber, Account Representative (D-G)

Kristy Gergal, Account Representative (H-L)

Tracy Joe, Account Representative (M-Q)

Jennifer Hoffmann, Account Representative (R-T)

Laurie Rogers, Department Supervisor (U-Z)

Christine Jensen, Manager, Vice President

WHAT TO DO IN THE EVENT OF A LOSS

If you experience a loss, it is hard to remember what to do. You need to be prepared so that you don't forget to get vital information.

In an automobile loss, first, call the police. You need to get the name, insurance information and license number of the other person involved. Then call your insurance agent. We

can connect you directly to the claims department for your company so they can get the adequate information and get working on your claim.

If you have a home loss, you need to take steps to insure no further damage, like covering a hole in your home with a tarp, shutting off water, or calling the proper authorities. Then call your agent so that we can con-

nect you to the insurance company to report your claim and get someone to come and help you.

In both cases, if possible take photos of the damage so that you can provide them to the adjuster.

MEET YOUR ACCOUNT REPRESENTATIVE

Barbara Charles handles all personal lines new business for our agency. She has been in insurance for more than 20 years and enjoys reviewing and explaining coverage with clients to find what insurance is needed. "It is like a puzzle to find the best coverage for the premium" she says. Barb enjoys spending time with her two adult children, son-in-law and overweight black lab. She is hop-

ing for grandchildren someday! When she retires, Barb would like to move to Montana and learn to fly fish.

April Faber has been in insurance for 16 years with 10 of them being in personal lines. She handles D-G of the alphabet. April enjoys that each day is different and she likes talking with customers to help them find solutions to

the insurance issues they have. When not working April enjoys cooking for friends and family, gardening, walking and needle crafts, she also likes to read and enjoys art and history. When she retires, April will like to travel, especially to museums and historical places.



Above, Barb Charles and below, April Faber



ARE YOU PROTECTED FROM IDENTITY THEFT?

Identity theft is a growing problem in the US. According to the secret service, consumers nationwide lose hundreds of millions of dollars a year. The normal victim spends between 550 and 700 hours trying to clean up his or her credit record. What can you do to reduce your chances of becoming a victim?

- Check your credit report

each year.

- Shred all financial documents and bills.
- Do not carry your social security card with you.
- Do not place outgoing mail in an unlocked mailbox.
- Don't print your drivers license number on your checks.

You can also add identity theft protection to your insurance policy. It is not very expensive and will give you coverage to help with the expenses needed to recover your identity should it be stolen. Call your agent today!



DO YOU HAVE A PERSONAL UMBRELLA??

In today's world, lawsuits are everywhere. If you get into a car accident, or someone falls on your property, you could be the target of a lawsuit. Do you have enough protection?

We recommend a personal umbrella policy to all of our clients to protect you in this situation. Normally this type

of policy can be purchased for around \$175 and will give you \$1 million in coverage. You also need to re-evaluate your liability limits in the following circumstances:

Adding a young driver to your policy.

Adding a pool to your property.

If you own a boat or ATV.

If you participate on a volunteer board.

If you frequently host guests at your home.

If you would like to talk to someone about increasing your liability coverage, please call your agent today!