

Insurance Update

S & R Insurance Services Inc 483-3200 www.SandRInsurance.com WINTER 2008

Visit our Website!

MEET OUR STAFF:

Our staff is at your service! Call licensed agents **Linda Taras** or **Shelia Adkins** for Personal Lines, and **Cyndi Jeffers** or **Janet Capps** for Commercial Lines. **Hillary Beeler** can take quote information or answer billing questions. Our regular office hours are **9 AM-5 PM Monday thru Friday** (other hours by appointment). For after hours emergencies, call our office or call 435-5505.

We do have a lock box for your convenience.

HOLIDAY SCHEDULE: Our office will be closed on the following dates as our staff celebrates the holidays:

Thursday & Friday, 11/27-11/28: Thanksgiving

Thursday & Friday, 12/25-12/26: Christmas

Thursday & Friday, 01/01-01/02: New Years

2009 CALENDARS ARE NOW AVAILABLE!

Both desk and wall calendars - get yours while they last!

WE NEED YOUR FEEDBACK! In order to better serve you, please e-mail us (info@SandRInsurance.com) your response to the following questions:

1. What single thing can we do to improve our service?
2. What's more important: proper coverage or lower premium?
3. Are our business hours satisfactory for your needs?

WINTER CHECKLIST:

1. Clean out gutters and rake leaves away from house
2. Have chimneys and wood stoves cleaned before use
3. Have heating system maintenance, change filters
4. Shut off water to outside faucets
5. Check all plumbing and water heaters for leaks
6. Have tires, antifreeze, belts and hoses checked on all vehicles
7. Replace batteries in smoke, CO2 detectors

NEW AUTO MINIMUM LIMITS IN TENNESSEE:

Effective January 1, 2009 the minimum Auto Property Damage limit is increasing in TN from \$10,000 to \$15,000!

WELCOME, HARTFORD!

S & R is proud to announce that we now represent The Hartford, for your business and personal insurance needs. Hartford has some great products, allowing us to better serve you!

NEW - FROM OUR COMPANIES TO YOU!

Auto-Owners has added **Pet Medical Coverage** to their Personal Auto policy (effective 09/01/08 for new business, 10/07/08 for renewals) at no charge! Coverage includes medication costs, procedures prescribed by a Veterinarian, and other coverages, if the insured's cat or dog is injured in an accident when riding in a vehicle. The maximum limit is \$750 per animal and \$1,500 per loss, with no deductible. Coverage applies when at least one covered auto has Collision coverage.

Auto-Owners' Professional Discount is now available on Home and Auto policies. If you have a degree from a 4-year college, present your diploma at our office and take advantage of the 10% discount!

Grange Trustgard Auto insureds will see the option of a paid in full discount on their Auto policies at next renewal. Grange joins **AutoOwners, Progressive and Safeco** in providing this discount.

Progressive Auto insureds with Collision coverage on their vehicle will now receive \$500 in complimentary **Pet Injury Coverage**, if their dog or cat is injured in a car accident involving that vehicle. Call us today for more info!

YOUTHFUL DRIVERS UPDATE - IMPORTANT!

Many companies now require that youthful drivers be listed on the parents' auto policy as soon as they get their permit. Please contact us as soon as a youthful driver in your household gets their driver's permit!

SUPPLEMENTAL HEATING:

It's winter, and folks are trying to keep the cost of heat down. If you install a wood stove or are using other types of supplemental heating devices, please contact us, as some of these devices could impact your coverage!

SINKHOLE COVERAGE NOW AVAILABLE!

Most property policies can now have Sinkhole coverage added. Call us today for more information!!

IDENTITY THEFT COVERAGE:

With an increased rise in the number of identity theft cases, most insurance companies now offer coverage for identity theft on Homeowners (including Renters) policies. Coverage is inexpensive - call us today for a quote!

VACANT HOMES OR DWELLINGS:

If your home or rental dwelling is vacant or unoccupied for more than 30 days, there is a good possibility that your coverage will be adversely affected. **PLEASE** always let us know if your property is going to be vacant or unoccupied. We just want to write the correct coverage for you, so you'll have coverage in the event of a claim!

PAYMENTS: EFT VS AUTOMATIC BILL PAY

EFT payments can, in most cases, save you from paying installment fees, because the insurance company drafts your premium directly from your bank account on the due date. You do get a statement ahead of time to let you know the amount to be drafted and the draft date.

If you use **Automatic Bill Pay** through your bank or credit union, you still have service fees, just as if you mailed your payment to the company. In some cases, your bank is simply mailing a check for you. There is usually a lag time of 2-7 days after you enter the request for the bill to be paid until it is actually paid. This method is not a good option if you are paying after a notice of cancellation for nonpayment has been issued. You could easily end up with a lapse in coverage. **Be sure you know what day the bill is going to be paid when using this method!**

WEBSITE HELPS CONSUMERS CHECK USED VEHICLES FOR STOLEN OR HURRICANE DAMAGED VEHICLES!

Before purchasing a used vehicle, you can search the VINCheck database by vehicle identification number to determine if a vehicle has been stolen. You can also check for vehicles and watercraft that were affected by some hurricanes! Information is provided by the National Insurance Crime Bureau. Check out VINCheck: www.nicb.org/cps/rde/xchg/nicb/hs.xsl/vincheck.html

LESSONS LEARNED:

With claims on the rise again, we thought it might be a good idea to let you know about a few recent causes of claims, so you can take necessary steps to prevent the same losses:

1. Drive cautiously on wet roads - oil makes them slick!
2. Keep at least one car length from the vehicle in front of you and drive defensively - don't assume anything!
3. Keep your eyes on the road at all times! **80% of auto claims are caused by distractions (ex: cell phones!)**
4. If involved in an auto accident, always call the police (even if on private property), exchange information with witnesses and other drivers. Do not move your vehicle until the police arrive, do not admit fault, do not provide your insurance limits, and call us as soon as possible!
5. Check plumbing and water heaters for leaks on a regular basis - proper maintenance prevents claims!

WE APPRECIATE YOUR BUSINESS!

STATE CONTRACTOR BONDS:

Yes, we write the State of TN Contractor Bonds that are now a requirement. Call us today if you need one of these bonds!

CONTRACTORS - WE'RE HERE TO HELP!

We've prepared a Contractor's Manual for you, to explain how your insurance works and to help you prepare for audits. If you have not received a copy, please call us today!

TN MOTOR VEHICLE DEALER BONDS:

Effective July 1, 2008, the State of Tennessee has increased the bond amount required for New and used Motor Vehicle Dealer Bonds to \$50,000. Any new bonds written or existing bonds renewed with an effective date of July 1, 2008 or after must be at the new \$50,000 limit.

BUSINESS OWNERS CAN SCREEN POTENTIAL NEW HIRES with assistance from www.screennow.com. Legally compliant, the website provides instant reports. Do all background checks, including motor vehicle record checks, before you hire!

NEED INDIVIDUAL OR GROUP HEALTH, LIFE OR DISABILITY INSURANCE?

Call us - we represent several companies! Whether you just want some extra perks for your employees (like Dental or Long-Term Care insurance), are looking for a good Group Health plan or need Key Person Life coverage, we can help find a plan to suit your needs AND your budget!

Already have an Employee Benefits Plan? Employee Benefits Liability Coverage is now available with many of our companies as an add-on to your existing Liability policy. Call us today for a quote!

HAVE YOU MOVED? Please call us to update your information and protect your coverage!

HOW WE WORK FOR YOU:

We are independent agents because you are important to us. Having several companies allows us to adjust coverages and premiums as needed. We work hard for you behind the scenes, carefully checking your policy for company errors, available discounts, changes in rules or laws that could affect you. Each and every policy is reviewed by more than one person every time a new dec page is received, no matter the reason. It is important for us to be able to work **WITH** you, in order for you to get the most from our service to you!

HOW ARE WE DOING?

If you're happy with our service, we'd appreciate your referrals of friends and family! If you have a complaint, please contact Cyndi - you're important to us!