

First State Insurance Agency

15 Main Ave E Rolla 701-477-6431
or 1-800-233-1341

6/1/2016

114 West 5th St. Bottineau
701 - 228-2302 or 1-888-276-1704

CROP HAIL INSURANCE

Have you prepared for the storm that builds and comes out of nowhere bringing HAIL down on one of the best crops you've ever had? Farmers Mutual and Great American can get you the coverage you need. Great American is offering a cash discount of five percent before July 15th. Coverages include fire, lightning, theft, vandalism, malicious mischief, transit coverage, collision and overturn. We can also write just fire coverage in case a piece of machinery or a vehicle catches on fire in the field.

NORTH DAKOTA has 31,000 farms and 39.3 million acres of farmland. More than 51 percent of farms are less than 500 acres, with an average farm size of 1,268 acres. Every time you eat spaghetti, chances are there's North Dakota durum in it. In 2014 North Dakota's agriculture industry contributed more than \$9.8 billion to the state's economy.

ACREAGE REPORTS

The deadline for reporting acres for the 2016 crop year is July 15th. The report determines the amount of insurance provided, premium, insurable acreage, share, practice, type, etc.

PLEASE share these facts with others and help save lives. The best way to end distracted driving is to educate about the dangers it poses so we are all reminded again. Distracted driving is any activity that could divert a person's attention away from the task of driving. Types of distractions include: texting, using a cell phone, adjusting a radio, using a navigation system, looking at maps, grooming, eating and drinking to name a few. In North Dakota **ALL DRIVERS, REGARDLESS OF AGE OR EXPERIENCE, ARE BANNED FROM TEXTING WHILE DRIVING.** Drivers younger than 18 years old are banned from cell phone use as well. Both infractions are primary offenses. This means law enforcement does not need a different infraction (speeding, running a stop light...) to pull you over if caught texting or talking on your cellphone.

Summer Time



Boats, Motorcycles and RV's get us thinking about the open road, soaking up the sun on a carefree day. We have multiple companies to get the best coverage and peace of mind needed to relax and enjoy the journey.

Motor homes, campers or trailers are part vehicle and part home, contact us to get a quote today. Generally discounts apply if you own a home, have multiple policies or vehicles.

When you are pulling your trailer this summer keep in mind liability coverage typically extends to the trailer while it is attached to a vehicle with liability coverage. In many cases the trailer would need its own comprehensive and collision coverage.

Did you know?

- Over one quarter of motorcycle riders are professionals.
- The median age for primary riders is 43.
- Women represent 23% of the total motorcycle riding population.

HELPING YOU WITH HOMEOWNERS:

Why do we ask so many questions when you come in for a homeowners quote?

We need to find the right amount of insurance to cover the following:

1. **Liability to others:** This covers you against lawsuits for bodily injury or property damage that you or family members cause to other people. It pays for the cost of defending you in court, up to your liability limit.
2. **Structure of your home:** Don't base your rebuilding on the price you paid for your home or cost of the land. You will need enough to cover the cost of rebuilding your home at current construction costs. Consider adding an inflation guard to your policy. This automatically adjusts the limit when you renew your policy to reflect construction costs in your area. A standard policy provides coverage for damage due to fire, lightning, hail, explosion and theft.
3. **Additional living expenses:** This pays the additional costs of living away from home if you can't live in it due to a covered loss while your home is being rebuilt.
4. **Personal possessions:** Most homeowner's policies provide coverage for your personal possessions for a percent of the amount of insurance you have on the structure or dwelling of your home. The limits appear on the Declarations page. You can insure your belongings for actual cash value which replaces your possessions minus a deduction for depreciation or replacement cost, which pays the actual cost of replacing your possession up to the limit of your policy. There may be limits on expensive items such as silverware, jewelry, furs etc. If the limits are too low consider scheduling items or an endorsement.



Damage caused by lightning is covered by most standard homeowner's policies. A few do's and don'ts this summer, when the storms roll though. Your grandma was **right!** Stay away from open windows, doorways and the telephone. When thunder roars-go indoors. Avoid areas where you will be the highest object. Preventing losses: Use surge protectors for all your sensitive electronic equipment. Install a lightning protection system. The destructive power of the lightning strike is directed into the ground.

MANAGERS COMMENTS

A little Q and A this quarter...

Q: Premiums-when are they due?

A: If the bill is direct billed from the company, the premium is due in their office by the due date listed on the invoice. There is no grace period on coverage for auto, home, farm, or business policies. The only time a grace period applies is if the policy is a life or health policy. (Life and health policies have a 30 day grace period.) Do not assume you have coverage if you have not paid the premium by the due date. Please call our office if you have questions regarding payments and or coverage.

Q: An Insurance Score what is it and how is it used?

A: An Insurance score is used by companies as a "tool" to rate the policy. Insurance scores are based on the following factors, loyalty with the company, if the premiums are in a timely manner without several late pays, and of course any accidents and or claims they may have occurred.

As always we want to thank you for your continued business and to wish everyone a safe and relaxing summer.

Spring being a tough act to follow, God created June. Al Bernstein

KEVIN, PATTY, EVETTE, LINDA AND MORGAN

First State Insurance Agency is an equal opportunity provider.