

First State Insurance Agency

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

3/1/2016

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

Health Care:

The last day for applying and enrolling for 2016 health coverage was January 31, 2016. If you were automatically enrolled for the 2016 year but didn't log in to update your information you may want to log in to your account and update accurate income for the year.

Special Enrollment for Health Care: A special enrollment period is a period outside of open enrollment where you get coverage because of a qualifying life event. You may qualify if you have a change in family status, lose your plan, move to a new state, or qualify for a special enrollment period another way.

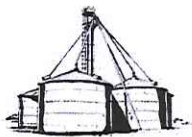
Taxes and your health insurance: If you enrolled in Marketplace health coverage in 2015 you should have received a tax document in the mail called Form 1095-A in February.

CROP INSURANCE

MARCH 15TH DEADLINE FOR MAKING CHANGES: Adding crops, changing levels of coverage, adding new land, changing shares, etc. is MARCH 15TH.

Completed production reports need to be returned as soon as possible to prepare for 2016 crop year.

WINTER WHEAT: Anyone who has seeded winter wheat needs to report it to our office by March 15th. An inspection will be done in the spring to determine coverage.



HELP SAVE LIVES

GRAIN BIN SAFETY WEEK was February 21-27, 2016

The biggest hazard is suffocation in a bin. Two of the factors that lead to suffocation are:

1. Toxic gases in the atmosphere of a bin can quickly overcome a person from machinery in use by a bin or deteriorating grain.
2. Engulfment can happen from an attempt to dislodge crusted grain. Just like quicksand, flowing grain can bury you in seconds.

Take the time to develop safety and rescue plans.

38 documented entrapments resulted in 17 deaths in 2014—the highest numbers since 2010.

Home Inventory



A home inventory can be an important tool when it comes to settling an insurance claim. You can always make lists, save receipts and take photos to file in a safe location. If you have a personal computer, the Insurance Information Institute has a tool to get you started. Visit

<https://www.knowyourstuff.org>

This free online home inventory software will help create a room-by-room inventory of your possessions. You can update this list as you buy or discard personal possessions with the click of a mouse.

Videotaping contents is another way of keeping records. Walk through your house or apartment, narrating as you film. Remember those drawers and closets also.

According to the Insurance Institute about half of homeowners say they have an inventory of their possessions documented.

FARMING CLIENTS:

Do you need to know how the federal tax laws apply to farming? This link [irs.gov/uac/About-Publication-225](https://www.irs.gov/uac/About-Publication-225) helps explain. The Publication 225 is a Farmer's Tax Guide, it may help answer questions you have for the 2015 and 2016 years.

Factors used to determine the price of your auto policy:

Not all companies use all the factors listed and not in any specific order.

*Your Credit: Credit insurance scores are based on payment history, outstanding debt, late payments, etc.

* Your driving record: The better your record, the lower your premium.

*Your age, your gender, how much you use your car, where your car is parked and the car you drive.

*Type and amount of coverage. By law you must buy a minimum amount of liability insurance, these limits are very low and most people should consider purchasing much more. If you have a new or fairly new vehicle-most people will also buy comprehensive and collision coverage.

INSURANCE SURVEY:

Consumers are open to emerging technologies with one exception: The majority won't set foot in a self-driving car.

FLOOD INSURANCE

Get flood insurance now, you can't get it at the last minute. Most flood policies take 30 days to go into effect. The homeowner policy excludes loss from flooding. The flood policy covers the overflow of inland or tidal waters. The official definition is "A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is your property) from overflow of inland or tidal waters, unusual and rapid accumulation or runoff of surface waters or mudflow.

ND CENTURY CODE:

Did you know there is a \$1000 minimum amount for damages in a motor vehicle accident that has to be met before you have to report it to the police? If involved in an accident resulting in injury to or death of any person, or property damage of at least one thousand dollars immediately give notice to the local police, county sheriff or state highway patrol. The driver of a vehicle involved in an accident with an undomesticated animal resulting in property damage **only to driver's vehicle** is exempt from notice requirements, regardless of the amount of damage to the driver's vehicle.

WHAT IS MY DEDUCTIBLE?

In your insurance policy, the deductible is the amount of expenses that must be paid out of pocket. A deductible can be a specific dollar amount or a percentage. The larger the deductible, the less you pay in premiums for an insurance policy. They are usually found on the declarations page of an auto or homeowners policy.

Help! Do I Have Coverage!



My wedding ring went down the drain!-Homeowner's or Farmowner's policies do not provide coverage for this type of loss, unless purchased. If you have a precious gem or piece of jewelry we can schedule the item for you on your policy. The item is scheduled or listed on your policy with a description and value.

HELPING OTHERS

The winter months are getting behind us. We are looking ahead to sunshine, spring and leaving the winter blues behind. Helping others and being kind increases our own happiness and it is catchy! Be the reason someone smiles today.

"You have not lived today until you have done something for someone who can never repay you" John Bunyan

MANAGERS COMMENTS

We get a number of calls in regards to renting vehicles while on vacation. Due to the rental coverages wanted in the rental car contracts, we recommend buying the coverage offered by the rental companies. This will help prevent gaps in coverage, such as loss of use, and replacement cost, as well as charging your credit card for the damages and in some cases detaining you or causing a missed flight to your next destination.

We also want to bring to your attention that there is NO COVERAGE under a personal auto policy for persons who may want to become Uber or ride sharing drivers. Keep in mind that if you are a passenger in an Uber or ride sharing vehicle that there will be NO COVERAGE for you as a passenger (medical payments) if you are in an accident and the Uber/ride sharing vehicle does not have the proper insurance. Sometimes paying the extra money for a taxi is worth it in end. If you have questions concerning Uber or ride sharing please contact our office.

We appreciate your business.

Kevin, Patty, Evette,

Linda & Morgan

First State Insurance Agency is an equal opportunity provider.