

FIRST STATE INSURANCE

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6/1/2020

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JUNE

OUR CHANGING WORLD:

Our lives have been forever changed and upended because of this time in history. We hope June will take us a little closer to life as we used to know it. It is not the first time or the last that we have had to change or adapt. Our newsletter and the ideas we share are meant to be a little more personal in this social distancing and digital age. Kindness and volunteering to help during this time have been amazing! On the flip side of this digital age-beware. Hackers are focusing on services and apps as a way to get in to your smartphone, computer, or connected devices. Be careful of every app you install. Traveling will pick up again, when it does again public WI-FI networks are a big no-no and should be treated as if every page is being seen by others exposing our personal information.

SPRING MAINTENANCE:

The chill of winter has faded bringing fresh air, open windows, flowers in bloom and home maintenance. Here are some helpful hints to keep your home **safe** and its **value** on the rise.

- Scrub mildew off exterior of your home.
- Treat decks for mildew and fungus. Mold can cause structural damage as well as health problems.
- Hose off the exterior of your home.
- To save on air conditioning costs inspect weather-stripping around windows and doors. Clean dirt and dust from around the air conditioner and change its filter.
- Install rain gutters so water can be directed away from the foundation to help prevent a cracked slab.
- Inspect screens and repair any holes to keep flying insects out of the house.
- Use silicone spray on patio door and window tracks for smooth



operation.

PROPERTY MAINTENANCE:

Maintenance to prevent fires or wildfires is important to your buildings. Prime ignition sources for fire are the buildup of exterior vegetation left untouched and not maintained. Reducing the vegetation around your outbuildings and home is one of the most important things you can do to keep your property and home safe. Overgrown vegetation around buildings can spread between areas of buildings. Fires can occur in mulch or wood chips placed around buildings and then extend to the building.

CROP INSURANCE REMINDERS:

Production Report:

If anyone still has not reported their production for the 2019 crop year, please bring in or call so we can get completed.

Acreage Report:

July 15th is the deadline for reporting your acres for the 2020 crop year. Producers will be receiving a spiral bound book with maps to report their acreage. You should have received the small pocket map book. This booklet is small and can be left in the tractor or pickup. You will be able to record crops, acreage, plant dates, production and # of loads.

CROP HAIL INSURANCE:

A single innocent cloud can build and come out of nowhere-OLD MOTHER NATURE showing her strength and causing damage to your beautiful crop. Great American and Diversified Crop Insurance can get you the coverage you need. If premium is paid in full before August 15th a 5% cash discount will apply.

Farmers are concerned that the COVID shutdown may cause them to be unable to obtain seed, fuel, chemicals and fertilizer for their crops. RMA Response to COVID: It is not an insured cause of loss. This is not a covered loss under the policy.

In every newsletter we go over important parts of an insurance policy.

WHAT IS YOUR DEDUCTIBLE: In an insurance policy, the deductible is the amount paid out of pocket by the policy holder before an insurance provider will start to pay for any expenses. Your health insurance plan kicks in only after you've paid the amount of your deductible out of your own pocket. When trouble strikes your home or you have a car accident, the amount of the deductible is deducted from your claim payment usually. The amount can be found on the declarations page of policy. One way to save money is to raise the deductible. Remember that in the event of a loss you'll be responsible for the higher deductible, so be comfortable with the amount. **Common Loss Deductible:** Policyholders who have multiple policies with one company give you the option of choosing only the single highest deductible if you should incur multiple claims from one occurrence—a single insured event as defined in your policy within a certain time period. An example would be (keeping in mind every company is different) if a thunderstorm with wind and hail goes through and damages property to home and cars, with the common cause of loss you would only be responsible for the highest deductible.

Additional Coverages: Full Glass Coverage can be purchased on a personal or business Auto policy. This coverage may be written only in conjunction with comprehensive coverage on policy. Comprehensive helps pay to fix or replace the windshield. Most cases you'll have to pay your deductible. Full glass gives you the coverage to repair or replace with no deductible. Usually when the vehicle is less than 16 years old. Full or safety glass is glass that surround the passenger compartment to protect the occupants of a car. This would include windshields, side glass, door glass and back glass. **This does not** include tail lights, headlights, toppers and mirrors. Most policies stone chips will be repaired **without** deductible.

Coverage for COVID-19 clean-up?

Questions have been asked if cleanup of a home would be covered under a homeowner's policy for COVID-19. The virus can be cleaned with household cleaners, Clorox wipes and Lysol. Mono, measles and the seasonal flu all can be cleaned the same way. No hazmat team is required for clean-up. There would be no physical damage to the home. The walls don't have to be repainted or replaced, nor does any carpet or floors need to be replaced. The residence just needs to be cleaned, therefore no coverage.

CRAZY LAWSUITS: Clients wonder what they could get sued for, looking at some of these

lawsuits-just about anything! Some examples: Starbucks was sued by a Chicago woman for \$5 million alleging that the company put too much ice in its cold drinks. The lawsuit was dismissed by a federal judge. A suit was filed against Subway claiming their foot long subs didn't always measure 12 inches. Subway was cleared of deceptive marketing practices but had to make sure the subs were the proper size in the future, paid \$520,000 in legal fees for the plaintiffs as well as \$500 to each of the 10 plaintiffs. A woman sued Google after the map function told her to walk across a rural highway. She was hit by a car so she sued Google and the car driver. A District judge dismissed the claim.

MANAGERS COMMENTS

I hope you all have been safe and well. COVID-19 has changed the way we do business, I am requesting that you be patient with us and our companies as we service your concerns and needs. Hopefully things will be back to a somewhat normal life soon, but until then stay safe, and remember "wash your hands."

A man travels the world over in search of what he needs, and returns home to find it. George Moore

KEVIN, PATTY, EVETTE, LINDA AND MORGAN

FIRST STATE INSURANCE AGENCY IS AN EQUAL OPPORTUNITY PROVIDER.