

First State Insurance Agency

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December 2016

Holiday Schedule

In observance of the holiday season, our office hours will be closed the following days.

December 26th & January 2nd

Health Care News:

Open enrollment (the yearly period when you can enroll in a health plan) for 2017 runs from November 1, 2016 to January 31st, 2017. Now is the time to review your plan and make any needed changes. If you don't enroll by January 31st, you can't enroll in a health insurance plan for the rest of 2017 unless you qualify for a Special Enrollment Period.

Snowmobile Insurance: Can provide coverage for personal injury, damages to the machine, as well as your legal liability in the event that you are responsible for another person's injuries or property damage. First State offers Snowmobile Insurance tailored to meet your specific insurance needs. There are 2800 miles of groomed trails in North Dakota. Your snowmobile is your ticket to enjoying the mountain air and beautiful scenery found in our beautiful state. North Dakota Snowmobile Laws & Safety Guidelines can be found at www.parkrec.nd.gov or 701-328-5357. This website is full of information about laws, registration, trail names, locations approximate mileage of the trails, etc.

In North Dakota there are four types of required auto coverage. They are liability, uninsured motorist, underinsured motorist and personal injury protection. Our agency feels it is important to provide information to our clients, and refresh their knowledge on products. This December newsletter we will go over PIP (personal injury protection), sometimes referred to as no-fault. PIP coverage pays for personal injuries and medical expenses incurred by you and your family members if they are accidentally injured in a car accident. It may also pay for lost wages if the injured person needed hospital care, survivors' income loss and burial expenses. Specific dollar amounts apply to these coverages. The medical expenses are based on the reasonable and customary charges as determined by medical necessity. The minimum amount that is required by insurance companies in North Dakota for no-fault for any one person for any one accident is \$30,000. Coverage requirements are minimums. You are able to purchase higher liability limits. Your policy terms will tell you how much coverage is available and what types of expenses it will cover.



When an accident happens, there are a lot of things to think about. One being how am I getting to work tomorrow? If you have **rental coverage** as part of your auto policy this question will be easier. Rental coverage helps you pay to rent a car if your vehicle is getting repaired. As you make this decision think about whether you could afford to pay out of pocket for a rental car. Keep in mind there is usually a per-day limit and limit on number of days for which an amount will be reimbursed for a rental car.

Another inexpensive coverage to consider before an emergency occurs is **Roadside Assistance**. Depending on the company most things covered would be:

1. Towing to the nearest repair facility.
2. Flat tire change.
3. Battery jump-start.
4. Emergency fuel and fluid deliver. Customers pay only for the fuel or fluids. Delivery service is free.
5. Locksmithing-Service providers will get customers back in the car and on their way. Customer will only have to pay for the cost of the keys.

CROP INSURANCE:

Production reports were sent out in September, please fill in production, sign and return so we can begin the APH process to establish your coverage for 2017.

RIDE, CAR AND HOME SHARING:

Ride sharing is now available in more than 250 cities. Ride-sharing is the service provided by companies like Lyft and Uber. Car-sharing allows you to temporarily rent out your otherwise-parked car for a limited period of time. Ride and Car Sharing are considered business as money is exchanged. A personal auto policy does not cover an insured when the vehicle is used in business pursuits. Home sharing is expanding, renting out your home on a short-term basis may seem like an easy way to earn cash. Typically your homeowners' insurance policy will not cover losses arising from business ventures.



CHRISTMAS Trivia:

1. The US playing card company 'Bicycle' manufactured a playing card in WW2 that when the card was soaked, it would reveal an escape route for POWs. These cards were Christmas presents for all POWs in Germany.
2. In 1867, a Boston industrialist heard Charles Dickens read A Christmas Carol and was so moved he closed his factory on Christmas Day and gave every one of his employees a turkey.
3. During the Christmas of 1914 (World War 1), a truce was held between Germany and the UK. They decorated their shelters, exchanged gifts across no man's land and played a game of football between themselves.

HOME INVENTORY: Do you have an up to date and complete home inventory

stored away? If you have a loss, you will be asked to furnish a list of the items that you lost and their values. In times of stress when you are relying on memory thousands of dollars are often forgotten. Most people possess more than they think. Write it down, videotape, etc. room by room as a reminder of your possessions. Disasters seem to happen so suddenly and catch us unprepared, with an inventory list tucked safely away it will be one less worry.

Reminders for snow birds:

Maintain the heat in your residence while your away-make prior arrangements to keep the propane tank filled throughout the cold months

Drain the water pipes

Designate a person to keep an eye on your residence while you are away, don't forget to have them check the interior from time to time.

Consider installing monitoring equipment. Technology today offers several options including apps for cell phones to regulate temperatures from afar.

Managers Comments

On behalf of the staff and myself I would like to thank you for your support this past year, we hope you had a very prosperous year. 2016 proved to be a busy year for us here due to significant rain falls and high winds, we appreciate your patience with us during the claims process. We wish all you a very blessed and prosperous 2017. Happy Holidays, and again thank you for continued support, we look forward to serving you in the New Year.

HAPPY HOLIDAYS.

KEVIN, PATTY, EVETTE, LINDA AND MORGAN

First State Insurance Agency is an equal opportunity provider.