

First State Insurance Agency

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

June 2015

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

RURAL ROAD SAFETY:

Gone are the days of threshing machines, binders and drag harrows.



Now we have large tractors, planters, combines, cultivators, mower-conditioners, balers, sprayers, etc. Now that the growing season is here we are sharing the roadways again. Sharing the road with motorists unfamiliar with large, slow-moving equipment can be dangerous.

TIPS FOR ROAD SAFETY

1. Mark vehicle with reflective tape, lights, and slow moving vehicle emblems.
2. Use your lights and mirrors.
3. Secure your load.
4. Travel on less-busy roads and take it slow.

Many of us know of someone who has been involved in a farm related accident. Tractors are the main cause of accidental deaths on our farms and ranches. It seems as if there is never enough time to get everything accomplished. Take some time so your next visit isn't to the hospital.

1. Always keep your PTO shielded. Start a habit to walk around the tractor, not between the tractor and implement.
2. Keep children away from machinery and tractors.
3. Wear eye and ear protection.
4. Remove starter keys when tractors are not in use.
5. Reduce speeds before turning and drive at speeds slow enough to keep control if an unexpected event occurs.
6. Dismount by climbing down and using each provided foot and hand hold, not by jumping down.

SPRING is in the air and summer is just around the corner! Are your recreational risks covered, such as boats, golf carts and ATV's? For example, do you have automatic coverage for a golf cart under your personal auto policy or your homeowners? Under a homeowner's policy, coverage for motor vehicles and motorized conveyances are excluded. Exceptions are vehicles that service the residence or assist the handicapped. Your personal auto policy may have an exclusion stating there is **no** liability for any vehicle which has fewer than four wheels or is mainly for use off public roads. You may choose to add an endorsement to your homeowner's policy for those items that are not automatically covered, or a separate policy may need to be written to provide coverage. Boats may be covered under a policy, or excluded depending on size, horsepower, or if you need physical damage coverage, etc. Auto, homeowner's, farm owners and stand-alone policies all have different coverages and exclusions. To make sure you have the right coverage and that you know your exclusions, read your policy or call us to get ready for summer fun!

CROP HAIL INSURANCE

The crops will be emerging soon- don't let Mother Nature get them first. We are offering Hail Insurance through Great American and Farmers Mutual Insurance Companies again this year. Hail coverage includes fire, lightning, theft, vandalism, malicious mischief, collision and overturn.

You have the option of purchasing a policy that covers fire only since there is limited or no coverage for fire under an MPCCI policy. Some examples of a fire loss are losses caused by a piece of machinery, a vehicle catching on fire, or a controlled burn.

Acreage Report

July 15th is the deadline for reporting your acres for the 2015 crop year. You will be receiving a spiral bound book with maps to report your acreage. Most of you should have received the small pocket map book. This booklet is small, so they can be left in the tractor or pickup. You will be able to record crops, acreage, plant dates, production and # of loads.

CONGRATULATIONS TO ALL THE GRADUATES!!!!

Do College Students Need Life Insurance?

Some kids have had life insurance since an early age, but if you don't have coverage you may want to give this matter more thought.

Lingering student loans:

Generally government student loans are canceled upon the death of a student. This may not be the case if the debt is issued by private sources such as a bank. Some student loans require the parent to cosign, the repayment may be enforced at a later time. It's good to have a back-up plan just in case. A good term life insurance plan will give you that. No one wants to imagine the death of their child or have to use life insurance. Taking out insurance for your child, or asking them to purchase their own plan will protect you from having to deal with mountains of debt if tragedy should strike.

MANAGERS COMMENTS

Remember: Boats, ATV's and other recreational vehicles are not automatically covered, this is also true when you make a trade. Please call us before leaving the dealer's parking lot.

Rental Cars are being used more frequently by the public, it is our advice that you take the additional coverages offered by the rental car companies. You may have gaps in coverage on your auto policy in regards to what rental car companies require for reimbursement such as: administration charges, replacement cost, loss of rents, diminution of value, and many more.

We would like to thank you for letting us serve you, and wish you a safe and prosperous summer.

*Kevin - Patty - Evette -
Brooke - Linda - Morgan*

First State Insurance Agency is an equal opportunity provider.