

FIRST STATE INSURANCE

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

6/1/2017

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

CROP HAIL INSURANCE:

MOTHER NATURE has been known to send us many unexpected events to our crops and the future of our farming operations. Statistics show most hailstorms last three to five minutes. Crop hail insurance policies cover more than just hail damage. Most policies cover fire, lightning, theft, vandalism, malicious mischief, transit coverage and collision or overturn. Protection from spotty loss events like hail on one farm and not others is important if you've elected enterprise units on your multi-peril policy. A fire only endorsement is available also, coverage applies while the crop is in the field or in transit (usually within 50 mi.) Most companies offer a 5% discount if paid before July 15th with coverage beginning after two hours.

ACREAGE REPORTING DEADLINE:

The deadline for reporting acres for the 2017 crop year is July 15th. The report determines the amount of insurance provided, premium, insurable acreage, share, practice, type, etc. Producers should have received a pocket map book from Great American to carry in your tractor or pickup. They include maps and a variety of information to record crops, acreage, plant dates, etc. You will then transfer to the acreage reports and bring to the office which you should have received in the mail or will be shortly. Turn in reports in a timely manner please.

MEDICARE:

Medicare is health insurance for people age 65 or older, people under age 65 with certain disabilities and people with end stage renal disease. Medicare doesn't pay for everything. Strengthen your coverage with a Medicare supplement. For those of you needing a Medicare supplement a plan may be written under the special enrollment period with Blue Cross Blue Shield up to June 30th.

UBER, LYFT, RIDESHARE:

If you or a family member is thinking of employment through Uber, Lyft or another ridesharing company, please contact our office. A business auto policy may need to be purchased or an endorsement to the current policy in order to find coverage for such ventures. There is NO coverage under the personal auto policy for Uber Lyft or other ride sharing businesses.



My teen is getting a Learner's Permit!!!

A permit gives a teen permission to drive only under certain restrictions:

- Must be accompanied by a supervising driver.
- May not operate an electronic communication device when driving.
- May not operate a vehicle between the later of sunset or nine p.m. and five a.m. unless licensed driver is in the front seat, or the vehicle is being driven directly to or from work, official school activity or religious activity.

They may be covered on your auto policy if they are using your vehicle with your **permission while driving with a licensed driver.** It can be an exciting and stressful time.

Handing over the keys will come with supervised practice and a license. When your child becomes a licensed driver they need to be added on your policy (check with your insurance company). All licensed drivers in a household must be listed on your policy. Adding teens is expensive, but you may also get discounts for their good grades and for multiple cars on the policy to help cut your premiums. Most drivers' insurance rates tend to drop around the age of 25, unless they are risky drivers with tickets and claims.



The car rental line is long-----your vacation and family are waiting for you. The car rental contract is confusing and intimidating. Do I need to buy their coverage? **IT DEPENDS.** Some things to think about. Your personal auto policy does not offer coverage for LOSS OF USE- which the rental company may charge you for the amount of days the car can't be used if it has to be in the shop. The diminution in value: the reduction in value that occurs when an auto is damaged in an accident and then repaired, it may then have a lower resale value. This may generate an out-of-pocket expense if a rental is damaged during the term in the contract. Every rental contract, Car Company and the fine print is different. We are suggesting taking the rental companies insurance. It fills in the gaps where your own policy leaves off.

AUTO LOAN/LEASE COVERAGE:

You've just brought your new car! Shiny and new, but the reality is-when you purchase a new vehicle it begins to depreciate in value. The rate may be faster than you are paying off the loan. Loan gap coverage may provide coverage for the difference between the outstanding debt and the actual cash value of the vehicle. Most companies ask that the coverage be requested within 30 days of leasing or financing a new vehicle or new business if the vehicle is 2 or less years old.

CLASSIC & ANTIQUE CARS:

Parades, car shows and summertime fun. Protecting all your hard work and investment. Some people think it's just a hunk of metal, not so, it's your baby! Classics and Antique cars are valued at different rates than regular cars and need different types of insurance. Driving a classic even a short distance on the road without insurance is risky and illegal. Maintained classic's hold their value and usually appreciate in price. That "Little Deuce Coupe" can be insured for its agreed value. Your classic, collectible or antique car policy will include provisions unique to them and standard like property damage and bodily injury liability coverage.

ROAD TRIP

Smart phones, GPS and gadgets in our cars. Does anyone know how to use an Atlas anymore? GPS isn't infallible-have a backup. There are still places in this world that have no service. Its fun to be lost on a road trip but not for a long period! Get the current year's edition. Study the legend, to know what the icons are to help decipher the maps. New atlases indicate scenic routes and rest areas. The reason to road trip is not to see the interstates. Plan ahead to map out small-town eats. If you have to use interstate know the numbers on a map. Two-digit (I-90) are the most direct routes through cities, three-digit (I-787) circle urban areas. Even-numbered run east-west, odd-numbered highways run north to south. Be safe and share the road.

If Plan A didn't work. The alphabet has 25 more letters! Stay cool.

MANAGERS COMMENTS

We are coming up on another summer, it has been a long winter for everyone with the snow, wind and then the spring's water.

Keep in mind there is no automatic coverage at the time of purchase for boats, personal water crafts, motorcycles, ATV's and side by sides regardless of whether you have a current policy in force or not. Please call give us a call before you bring it home.

We hope everyone has a safe and blessed summer. In addition we want to thank you for letting us serve you.

Kevin - Patty - Evette - Linda - Morgan

First State Insurance Agency is an equal opportunity provider.