

First State Insurance Agency

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

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

March 2015

Let Us Know

The recreational season is coming, remember there is no automatic coverage for motorcycles, watercrafts, 4-wheelers, or side by side ATVs. These items need to be added to your policy, ideally before leaving the dealership's parking lot.

CROP INSURANCE:

Many of you have attended meetings concerning the new farm bill and the effect it will have on your farm. Decisions have to be made between Price Loss Coverage (payments when prices fall below a trigger) and Agriculture Risk Coverage (payments when per-acre revenues fall below a trigger). The deadline for updating yields and base allocations is Feb.27th at your FSA office. The dead line for choosing between ARC and PLC on your crop or farm is **March 31st**. Keep in mind that there is no payment for PP coverage.

MARCH 15th is again the deadline for making any changes to your crop insurance policy at First State. We will go over your existing coverage, review, make any changes you may have and answer your questions.

Some things to be aware of in 2015:

Yield exclusion: Yields can be excluded from your APH when the county average yield for that crop year is at least 50% below the 10 previous crop years' average yield. Years excluded: Example for Bottineau Co. years available- Wheat-1999, Sunflowers and Soybeans-2004.

Tilling Native Sod: Producers who till native sod and plant a crop on that land will see reductions in their crop insurance benefits. Native sod is acreage that has no record of being tilled or land which the producer cannot substantiate has ever been tilled for production.

☛ **Remember to turn in your production** as soon as possible, as we will need this to figure your trending yield coverage if this is something that is desired. We will also then get your Actual Production History (APH) mailed to you. 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. 📄

Flood or Water Back-Up?

•••

Only flood insurance reimburses you for flood damage to your property. When purchasing flood insurance remember there is a 30 day waiting period. Water must have pooled or flowed across the surface of normal dry land and involve at least two acres or two properties. This is not to be confused with an endorsed homeowners policy where the water must have entered the basement through sewers, drains or a sump.

EXAMPLE:

CAUSE OF DAMAGE:

Flood, surface water, waves, tidal water, or overflow of water.

1. With a Flood Policy this would be covered. Any loss from fire, explosion or theft would not be covered.
2. Homeowners Policy (Unendorsed) No coverage unless loss from fire, explosion or theft.
3. Homeowners Endorsed with Water Back-Up coverage. No coverage unless loss from fire, explosion or theft.

Actual claims are settled according to terms and conditions of each specific

DID YOU KNOW:

1. In an accident the registered owner of the car is the responsible party not necessarily the driver. Be sure to transfer your ownership titles immediately upon selling your vehicle.
2. The most dangerous driving maneuver on the road is a left turn.
3. The first car insurance liability policy was written in 1897.
4. Shopping your insurance around to different carriers often is not the best option if you have poor credit, establishing a good payment history with your current carrier can prove to be a better option in the long run.



- Elevators in the Statue of Liberty use a soybean-based hydraulic fluid.
- Henry Ford used soybeans for paint and plastic in his cars.
- On average, each soybean plant grows 60-80 pods and each pod has 3 beans inside.

**Courage does not always roar. Sometimes it's the quiet voice at the end of the day saying, I will try again tomorrow.
Mary Radmacher**

First State Insurance Agency is an equal opportunity provider.

More and more of us are using smart phones in our daily lives. Here are a few apps we think would be helpful to you.

- WreckCheck: Auto accident checklist and mobile app from the National Association of Insurance Commissioners.
- TripCase: A free app that helps you manage your entire trip itinerary in one place.
- MyHOMEScr.APP.book: Captures images, descriptions, barcodes and serial numbers of your possessions.

MANAGERS COMMENTS:

How much liability is enough in regards to your personal auto policy?!

Think of the possible consequences from colliding with a train, semi, new pickup or SUV, now think of the bodily injury claim that may arise from such a loss. There is also defense costs that may come into play. Do not risk losing your assets or having your wages/salary garnished because of an at fault accident. Taking the time to review your liability limits may pay off in the end.

HOLIDAY CLOSING

Our office will be closing at 3pm on April 3rd in observance of Good Friday.

We will also be closed on May 25th in observance of Memorial day.

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