

**FIRST STATE INSURANCE AGENCY**  
**QUARTERLY NEWSLETTER**  
**15 MAIN ROLLA 701-6431 OR 1-800-233-1341**  
**114 WEST 5<sup>TH</sup> ST BOTTINEAU 701-228-2302 OR 1-888-276-1704**  
**MAY 2014**



Ah---yes summer! Swimming, traveling and fun at home with family or friends. Keep in mind insurance needs when entertaining or enjoying warm-weather activities. Safety does not take a summertime break.

- That sparkling backyard pool: Some homeowners insurance policies provide coverage and some may even exclude pools. Check your policy.
- Antique and classic cars: These vehicles can demand separate insurance from your regular car because of their limited use and their value. Check before taking them in the parade.
- Motorcycles: Motorcycles rev up the sounds and sights of road travel in the summer. Check your effective dates and coverages before taking it out of the garage.
- RV: Get out and enjoy the outdoors in your RV. A RV insurance policy offers coverage in a range of circumstances. Policies offer liability, personal belonging replacement limits and collision.
- Boat and personal watercraft insurance means you can relax on the water knowing your protected.

**REMINDER:**

If you rent or lease, its like you own it-Insure It.

**LEASING A CAR:**

You still need to buy your own auto insurance policy if you lease a car. The bank or auto dealer will require you to buy the mandatory coverages in your state.

**RENTING A CAR:**

When renting a car, you will still need to purchase insurance. Even if you have adequate insurance on your own car, including collision and comprehensive, this may not be enough. We recommend that everyone who rents a car, no matter what state or country, should always purchase at least the minimum liability limits as well as the loss of damage waiver from the rental company. If you do not purchase the additional coverages, the rental company can hold you legally responsible for items that may not be covered like the fees for a loss you may have with the vehicle, the daily rate for the vehicle while it can't be rented, and the depreciated value of the vehicle after the repairs are made. Please contact our office if you have any questions or concerns regarding rental vehicles.

**RENTING A HOME OR APARTMENT:**

Do you have the cash sitting around to replace all your stuff? Renter's insurance will cover

the contents of your home. Your landlord is not responsible for your belongings. It also covers personal liability in case of slander, injuries that may occur on your premises, etc.

**RENTING FARM EQUIPMENT:**

Due to the increasing cost of farm equipment, renting and leasing are more common. Let us know so we can get the equipment added on the policy. Again, if you rent or lease, it's like you own it - Insure it.

**ACREAGE REPORT:**

**July 15<sup>th</sup> is the deadline for reporting your acres for the 2014 crop year. Producers will be receiving a spiral bound book with maps to report their acreage and a pocket map book from Great American to keep. The pocket map booklets are small and compact, so they can easily be left in the tractor or pickup. You will be able to record crops, acreage, plant dates, production, etc.**

**CROP HAIL INSURANCE:**

We will be offering hail coverage with Great American and Farmers Mutual insurance companies. Cash discounts are available. **THERE IS NO COVERAGE FOR FIRE UNDER MULTI-PERIL CROP INSURANCE.** Hail coverage includes fire (natural causes), lightning, theft, vandalism, malicious mischief, transit coverage, collision and overturn. Only fire coverage is available to purchase if you do not want hail. An example of a fire loss may be caused by a piece of machinery or vehicle catching on fire or a controlled fire.

**FARM BILL:**

After three unsuccessful attempts and over a two years time span Congress passed a five-year bill which had expired in 2012. The 2014 farm bill will require farmers to make choices at their FSA office regarding program options. Direct payments have been eliminated under the new Farm Bill. Producers will have to decide between Agricultural Risk Coverage (ARC) option or the Price Loss Coverage (PLC) option. These are locked in one-time choices for five years. The ARC option is a revenue guarantee program. Payments are made when the actual per-acre revenue falls below the revenue guarantee for that county. A payment is made in the PLC option when the national average year price is below the reference price for that crop. Supplemental Coverage Option (SCO) is a county based product that supplements an MPC policy. The plan provides coverage for a portion of the deductible of the producer's underlying crop policy.

### HEALTH INSURANCE:

March 31<sup>st</sup> was the last day of the open enrollment period for 2014 coverage, unless you get health insurance from an employer or a government program like Medicare or Medicaid. The next open enrollment period begins on November 15<sup>th</sup> 2014 - February 15, 2015. Once the open enrollment is closed you cannot buy health insurance unless you experience a major life event, which you need to enroll in within 60 days of the event. If you would like to look ahead at your coverage options we will help you look at plans. You can also get started at [www.BCBSND.com](http://www.BCBSND.com).

MAJOR LIFE EVENTS that may qualify:

1. Getting Married.
2. Adopting or giving birth to a child.
3. Losing coverage (through divorce, job loss, loss of Medicaid or other program status, etc.)
4. A change that affects your eligibility for tax credit subsidies.

### SUMMER HEALTH:

- ❖ Many North Dakota counties are at risk of Lyme disease and other tick-borne disease. Prevention measures include wearing long pants and sleeves and applying insect repellent containing DEET when entering tick-infested areas.
- ❖ Protect yourself against hantavirus, a disease transmitted by infected mice. When cleaning cabins or old closed up buildings, don't sweep. The action will stir up the viral particles. Wear gloves and wet area with a bleach solution before wiping.
- ❖ Recreational water illness (RWI) is spread by swallowing, breathing or having contact with contaminated water from swimming pools, water parks, spas, lakes and oceans.
- ❖ Camping, swimming, picnicking and barbecuing is HERE! Be aware of possible exposure to bacteria, viruses and parasites. Wash all fruits and vegetables, when grilling meats use a food thermometer to ensure the meat has reached the proper temperature. Always wash your hands with soap and water before preparing meals.



### SEVERE SUMMER WEATHER

1. Before the storm make sure you have adequate coverage for your needs. Keep a detailed written inventory in a safety deposit box. This will be a big help in settling any claims.
2. Create an emergency plan. When threatening weather is close, go to the basement or interior hall.
3. After the storm call your insurance agent as soon as possible. Protect your property. Be sure your agent knows how to contact you if you can't stay in your home.

### MANAGERS COMMENTS

"Over the past couple of years, major auto insurance companies have concentrated their advertising dollars on "Save \$200, \$300, \$500" in auto premiums by switching to their company. But a recent J.D. Power survey found that not all shoppers are receiving the "big dollar" promised savings. The savings are not meeting customer expectations. How can companies promise big savings when claims expenses such as medical, auto, fuel and repair inflation are rising? How can these promises be met when overall cost of auto insurance is rising and these same companies are raising their rates? Too many uninformed auto insurance buyers fall for the bombarding ads promising savings, not realizing coverage may be less or limited, deductibles higher and a lower insured ACV value due to depreciation." Reference: ND PIA Profax

*A perfect summer day is when the sun is shining, the breeze is blowing, the birds are singing, and the lawn mower is broken.*

*~Unknown*

**KEVIN \* PATTY \* EVETTE  
BROOKE \* LINDA \* MORGAN**