

FIRST STATE INSURANCE

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3/1/2019

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701-228-2302 or 1-888-276-1704

MARCH CROP INSURANCE REMINDERS

The deadline for adding crops, changing levels of coverage or other options for the 2019 crop season to your MPCl policy is March 15th.

Completed production reports need to be returned as soon as possible to prepare for the 2019 crop year.

Changes in 2019:

1. The Prevent Plant factor for Dry Beans went to 50%.
2. The insured will be required to indicate on their Production Report the production record type. An example would be (A) Harvested Production-sold (B) Harvested Production: farm stored, etc.
3. Multi-County Enterprise Unit Endorsement. This allows a single Enterprise Unit covering two counties.

COMMINGLING: If commingling grain, ask for a Bin Measurement Inspection prior to mixing. Previous year's production records/weight tickets cannot be used to separate prior year's production from current year's production stored in the same storage structure. Penalties will apply based on unit structure if not measured.

GOING AWAY FOR A VACATION?

When you **rent** a car there are a few **hidden** risks. Today's cars are designed to make hands-free calls and access the internet through an infotainment system—a collection of different devices designed to keep the driver and passengers entertained, like video screens, navigation systems, video players, etc. The system may store personal information kept on your phone. If you sync your mobile phone to the rental car you open yourself up to having personal information stolen. Stored information may include home address, work address, personal contacts, call-message logs, GPS locations, phone number, etc.

To reduce your risks and avoid a data breach:

1. Delete your synched device before returning the car.
2. Plug your phone into the lighter adapter port rather than USB port.
3. Use your phone GPS without syncing to the system.
4. When using a valet change the infotainment system to valet mode to protect your data.
5. Change your phone's permissions to only allow the sharing of non-identifiable data.



Prevent Damage from Frozen Pipes: **Trouble** is the name when the pipe expands as a result of frozen water. The pipe bursts, spraying water on equipment and furniture. On top of that you get stuck with expensive water damage repair and water damage cleanup.

Protect your pipes:

- Insulate all accessible pipes using pipe insulation.
- Prior to winter months, seal all cracks, holes and other openings on exterior wall so cold air doesn't penetrate the wall cavity.
- Disconnect all hoses from hose bibs and install insulating covers over the hose bibs.
- Shut off water supply when the home may be unoccupied.

Once you identify the frozen pipe—one of these actions may work.

1. Wrap a heating pad around the frozen pipe.
2. Use an electric hair dryer to warm the pipe.
3. Direct a space heater at the pipe, but be sure to keep the heater clear of any flammables.
4. Never use an open flame torch to thaw pipes.
5. Call a Plumber

In every newsletter we go over important parts of an insurance policy.

1. Equipment Breakdown Coverage: The standard homeowner's policy provides coverage for the structure and contents, equipment breakdown is not covered. More and more homes have sophisticated equipment. This coverage protects homeowners from costs with repairing or replacing household equipment damaged by mechanical, electrical or pressure failure. Coverage could include air conditioning, electrical systems, heating equipment, pumps, etc. In order to avoid a coverage gap an Equipment Breakdown endorsement may be added which is to cover the exposures for equipment and systems installed in your home.

2. Underground Service Line Coverage: A property coverage form (not all homeowners' policies have) that provides coverage for loss to service lines which the insured is legally liable to repair. This would include underground pipes, which convey a utility service such as sewage, gas, water, electricity to or from the residence. The loss must be caused by mechanical breakdown, wear and tear, artificially generated electric current, freezing, animals or people.

Cybersecurity Insurance:

Cyber insurance will protect your business if your server is hacked and your electronically-transmitted data is compromised. Cyber is coverage that would help your Business recover after a data loss due to a security breach, ransomware, or other cyber incident. Your company transmits data that belongs to customers, employees, etc., your data and the data of others can be breached in one incident. This insurance coverage exists to protect your business from huge costs associated with a breach. It could help with losses associated with damage to and restoration of the system that was breached because of a hack or virus, losses associated with temporary closure or a shutdown following a cyberattack. This could include loss of income and expenses associated with the impact of a shutdown to your business. This type of policy might also cover the cost associated with bringing in an outside expert to assist you in restoring your missing data. A cybersecurity breach isn't a physical loss.

THINGS TO DO IF INVOLVED IN AUTO

ACCIDENT: Call for medical help if needed. Call the police and remain at the scene. Get the name, address, phone number, driver's license and insurance company of any individuals involved in the accident. Get names and addresses of any witnesses. Write down details

of the accident. Notify your insurance agent or company of the accident.

Laughter
is an
instant
vacation.
- Milton Berle

THE GIFT OF LAUGHTER:

Global Belly Laugh Day was January 24th. A good laugh can make our day so much better! As adults we tend to be more serious, seek out opportunities to laugh like children. A good belly laughter can improve our emotional health and even add years to our life.

REAL ID DRIVER'S LICENSE

North Dakota is implementing the Real ID driver's license. Please stop by our office before you travel to the DMV if you are needing documentation. Please check out the link below for more information.

<https://www.dot.nd.gov/divisions/driverslicense/real-id-information.htm>

MANAGERS COMMENTS:

Excess or Umbrella Insurance do I need one, or do I need higher limits? Recently I was informed about two liability claims that occurred in North Dakota in 2018. One was close to Rolla and involved a jet ski. The jet ski was loaned to another party and had a malfunction in the stop button that caused injury and death. The limits of the policy and the \$1 million excess liability policy were exhausted, the parties involved are seeking more compensation through the court system for their injuries and loss. A second occurrence within our state involves a farmer who pulled off a private road onto the highway inadvertently hitting a vehicle broad side. The driver of the vehicle was permanently injured and is now a paraplegic. The farmer's farm insurance policy paid out \$2 million, and he did have excess liability policy of \$2 million for a total payout of \$4 million. Once again the disabled party is seeking further compensation for their injuries through the court system.

KEVIN, PATTY, EVETTE, LINDA AND MORGAN

FIRST STATE INSURANCE AGENCY IS AN EQUAL OPPORTUNITY PROVIDER.