



InSites



The Staff of Sites Insurance Agency:
Owner DJ Wilson,
Gerry Wilson, Karen Manns

Did you know that a Tenant (renters) policy provides not only replacement of your personal belongings but also provides additional living expenses (temporary housing)? And you may qualify for a multi-policy discount on your auto insurance.

Contact us for a quote!

Happy 2009 from our family to yours!

My holiday greeting to each and every client is one of hope and caring. I hope each of you will be blessed with continued employment and job security; the support of family and friends and the gift of good health and happiness.

December 2008 brought unstable weather to many parts of our country and we certainly have received our share in Kosciusko and Wabash Counties and the areas that surround us. The vast majority of our customers have been spared significant damage and loss from the recent ice storms. While we are grateful for this we also want you to know that if you do suffer a covered loss we are here to help restore you to the position you were in before the loss occurred. We are here to help in whatever way is needed based on your specific situation.

Some of you have been affected by layoffs, plant closings or reduced hours. We realize this impacts many areas of your life including your ability to pay your insurance premiums. If you find it difficult to pay your premiums, we want you to feel comfortable calling us to discuss this with us. There are usually numerous payment plan options available to make paying your premiums more convenient. Please know we want to help in any way we can.

Cordially, DJ Wilson, CPIW

Market Value vs Replacement Cost- do you have enough of the right coverage?

Market Value (or selling price) is determined by:

- Age and size of house Physical condition Location
- Cost of the land Market value may only represent one-half or one-third of the cost to rebuild

Replacement Cost is determined by:

- Local construction costs for materials and labor Square footage of the home
- Year built Exterior Features (i.e. walls, roof, exterior trim)
- Style of house (i.e. ranch, two-story) Number of bathrooms
- Special features (i.e. fireplace, arched windows, any custom building)
- Recent home improvements Central air conditioning
- Attached garage Additional costs (i.e. debris removal, contractor /architect fees)

Replacement cost for a single home does not recognize the discounts on mass purchases that a multiple-home construction project does.

Alternative or Supplemental Heat Sources

With the cost of winter heating price increases who doesn't want to conserve energy and save on their heating bill? There are many alternative or supplement heating sources to choose from: wood burning stoves; wood ad on furnaces; stoves that burn corn as an alternative fuel source and many others.

You should be aware that not all insurance companies will provide insurance if these supplemental heat sources are present. On the other hand, some companies will allow their use if the units are UL approved and listed and if they are installed according to the manufacturer specifications. Once they are installed, an inspection must be completed by a qualified individual.

If you are considering installing a supplemental heat source, please contact our office and we will be happy to provide the required insurance company specifications for installation and a list of individuals qualified to perform the inspection when your project is complete.

Sites Insurance Agency- Let us care for You!

Teen Drivers

Having a young driver in your household doesn't have to be scarier than the monsters under the bed. Simple steps can protect you and your young driver:

1. Permitted drivers are covered under your family auto policy, assuming they have your permission. They must follow all laws including those pertaining to graduated licensing requirements.
2. Once a young driver receives their license, we may create a separate policy for them, depending on what company you are insured with. On their own policy, they will still benefit from many discounts on the parents policy, but in the event of an accident, only the young driver and their policy is affected versus the entire family policy.
3. Education and awareness is key to being a safe driver- Sites Insurance Agency requires young drivers to view a safety video in hopes of preventing or reducing accident frequency and severity.
4. Looking for a vehicle for your young driver? Contact the office for "Buying A Safer Car" guide from the National Highway Traffic Safety Administration.
5. Want to know how much insurance will cost on a vehicle? For young drivers, collision and comprehensive coverage will usually double the premium. Contact us BEFORE you purchase to avoid shell shock!

Ice Dams

How it Happens:

Ice dams form when melted snow refreezes at roof edges. There are 3 things required for an ice dam to form: snow; heat to melt the snow & cold to refreeze the melted snow into solid ice. Ice dams can form when as little as 1-2 inches of snow accumulates on a roof-if the snowfall is followed by several days of sub-freezing temperatures.

How Is It Prevented?

It is generally believed that Ice Dam Prevention is best achieved in three ways:

- Attic Insulation
- Attic Ventilation
- Proper Roofing (or Re-Roofing)

We encourage you to take time to inspect your insulation, ventilation and the condition of your roof. A pro-active approach to your home maintenance could save you thousands of dollars in repair bills.



Sites Insurance Agency- Let us care for you!



Referral "Thank You" Program

To protect the rates of all of our insureds, we want to be selective about who we insure. You are our best advertising as you know the history and background of the persons you are referring.

When you refer a preferred prospect you are helping to protect your policy. With a preferred clientele, premiums can be maintained and increases can be managed.

We want to show our appreciation for the referrals you make. Be sure to remind those you refer to our office to mention your name. You will be entered into our monthly drawing

Cell Phone Safety

Here are a few safety tips for safe wireless phone operation!

1. **Take advantage of valuable features** including redial and memory. Memorize the phone keypad to use the speed dial function.
2. **Use a hands free device** so you can keep your eyes focused on driving.
3. Position your wireless phone **within easy reach** where you can grab it without removing your eyes from the road.
4. **Don't take notes** or look up numbers while driving. If you're doing those things, you're not watching the road. Use a hand-held tape recorder to "take notes" or pull over to safety.
5. **Place calls when you're not moving** or before pulling into traffic.
6. **Don't engage in conversations** that may be stressful and distracting. Make people aware you're driving and if necessary suspend conversation.
7. Use your wireless phone to **call for help**. Your wireless phone is one of the greatest tools you can own for protection in dangerous situations.

Life Insurance

Can of pop = \$1.00
Snack = \$1.50
Monthly Total = **\$75.00**
(\$2.50 x 30 days)

If you were to spend that much a month, a male age 35 could afford a \$500,000 life insurance policy or MORE! For a female, \$700,000! If you do not need that much protection, your cost is less.

What would your family do if something unforeseen happens?

We all spend \$2 to \$3 a day on non-essentials, the question is, **WHAT ARE YOU SPENDING** toward the most essential need your family has for their future?

Contact us for a quote and to set an appointment to start your coverage as soon as possible.

Ten Reasons to Purchase Rental Car Coverage

- Although most CDW/LDW fees are considered outrageous, the insured is best advised to purchase for short-term rentals rather than relying on the Personal Auto Policy (PAP). Why?
1. Loss Valuation- your PAP covers the lesser of the "actual cash value" or the amount "necessary" to repair or replace. The rental agreement often requires the insured to reimburse at "full value".
 2. Loss Settlement- there may be disagreement over the value of the vehicle or the amount charged for repair.
 3. Loss Payment- the rental agreement often requires immediate reimbursement which commonly is charged to the insured's credit card.
 4. Loss Damage Waiver- rental agreement may require reimbursement for more than collision.
 5. Indirect Losses- the insured might be held responsible for the lessor's loss of rental income on the damaged unit
 6. Administrative Expense: insured may be liable for various loss-related expenses
 7. Other Insurance: The PAP says it is in excess over other policies causing potential controversy over who pays what.
 8. Excluded Vehicles & Territories: The PAP may contain limitations or exclusions about which vehicles it covers and where vehicles are covered at.
 9. Excluded Uses & Drivers: The PAP may contain limitations or exclusions about what a covered vehicle (including rental) may be used for and/or who may drive a covered vehicle.
 10. Additional and/or future costs: The PAP includes a deductible. Also, filing a claim on your PAP could cause premium increase, loss of credits, etc.

Sites Insurance Agency

102 W Main St
PO Box 5
N Manchester, IN
46962
(260) 982-6633 P
(260) 982-6833 F

info@sitesinsurance.com

www.sitesinsurance.com

*Be part of our
family.
Let us care for
you!*

Attention Commercial Lines Customers

Winter weather has a way of making the workday seem longer. If your business activities involve operating commercial vehicles your stress level seems to increase with every inch of sleet, snow or ice. I strongly recommend taking extra care in your vehicle maintenance and driver screening and training programs.

Remember; if you are considering hiring a new employee who will operate a company vehicle, check their driving record before they are hired. As a professional courtesy to you, our customer, we can check the driving record of a potential new hire- a service that can assist you with your hiring decision. If you do not have a commercial driver questionnaire form, please contact our office for a copy.

What IS Insurance?

Simply stated, it's protection against a financial loss.

Insurance is a pooled concept where we are all putting money into "the pot" for payment of claims. Because of this, it is important to understand that insurance is designed to be used for catastrophic claims and issues versus maintenance.

A recent survey by the Insurance Research Council found that 4 out of 10 people who have a homeowners policy do not understand the relationship between a deductible and a premium.

Premium: the amount of money the insured (you) pays to the insurance company in return for insurance coverage.

Deductible: the out-of-pocket expense the insured is responsible for before the insurance company pays for a claim. A deductible is used by the insurance company to encourage the insured to take responsibility for managing their insurance. Those insureds who assume higher deductibles are rewarded with lower premiums. The insurance company anticipates that these insureds are less likely to turn in "little" claims. Rather, they will save their insurance for catastrophic or true accidents.