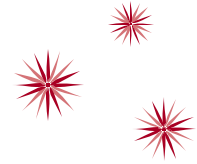




InSites



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

A kids' favorite Christmas joke:

What do you call a person who is afraid of Santa Claus?

Claustrophobic!

Happy holidays from our family to yours!

At Sites Insurance Agency, we want to ensure the safety, security and privacy of your personal information and policies. This is for your protection and ours.

So we ask that you please be patient with our requests when you make such changes- we want to be sure that the change is accurate.

In addition, it is also agency policy to request signed authorization for changes that remove coverage, lower coverage, involve rating changes, or other circumstances.

Due to legislation regarding privacy, also be aware that we can not give out information about your policy to anyone except those named on the policy.

As we near the end of 2007, I am reminded of all that we have to be grateful for in this country. For our freedoms that we often take for granted and most especially for those individuals in our armed forces who are protecting our rights to those freedoms every day. For those policyholders who have loved ones serving our country we pray that they remain safe. We say a heartfelt "thank you" to each and every one of them.

To our clients we also say "thank you" for your patronage and the confidence you have shown in our agency. We know that every day our success depends on YOU.

My wish to you includes joy in your holiday celebrations; hope for our future and peace in our world.

Merry Christmas.

The Seasons Are Changing

The change of seasons brings changes to our office that we hope will be viewed as a benefit by our valued clients. One of the changes you will notice is a periodic newsletter like the one you are reading. These newsletters are designed to educate our clients on basic insurance issues that are timely. Our newsletters will be filled with practical information designed to keep you updated on the ever changing insurance world.

Another change you will notice in the agency is the addition of new insurance companies. As an independent agent we represent numerous different

companies. This enables us to obtain many quotes for you so that we can offer YOU the best coverage available at the most competitive cost. It is very important to review your insurance needs and coverage periodically to be certain that we have everything covered you expect to be covered. We don't want you to be disappointed if you have a loss that you find is not covered.

As a client of Sites Insurance Agency you have the added benefit of working with a dedicated staff with over 65 years in combined insurance experience! We want to use that experience to benefit you!

Sites Insurance Agency- Let us care for You!

WHAT IF???

You were left alone...

- To pay the mortgage...
- Raise the children...
- Face the future...

We have all heard the objection... "I can't afford life insurance right now... it's food or life insurance" or some variation on the same theme. Well, it doesn't have to be...

A McDonald's Big-N-Tasty burger is available for \$1.00 - \$1.06 with tax. Did you know that a 35 year old male can get \$500,000 Term Life Insurance for less than the cost of a Big-N-Tasty per day? That's right, the monthly premium for a 35 year old male, select non-smoker is \$29.93 or **\$.97** cents per day! If they qualify for super select or ultra select, they pay even less.

What does life insurance get me? For many families and businesses, term life insurance plays an integral role in their financial plans by providing significant amounts of protection when it is needed most. Proceeds can be used to pay bills or generate an income for a family when the breadwinner dies. Or, they can provide the cash needed to keep a business running if the owner or a key employee passes away.

You can see that everyone really can afford life insurance. Food or life insurance??? I'll take the life insurance.

Call today for a free quote before it's too late.



In addition to getting the right coverage for the lowest price, purchasing your insurance through an agency affords you value! This is the value of having experienced agents who can answer questions and provide guidance about options that meet YOUR specific needs.

Insurance is designed to protect your financial security in the event of a major crisis. The basic principle is simple- you don't need to spend money insuring risks that you can afford to take yourself.

To review your current coverage and options, or to request a no-obligation quote for new coverage, contact the office!

What insurance do you need?

- Catastrophe/Umbrella Liability Insurance is especially worthwhile for those with young drivers, boats, or any other exposure to liability. This coverage provides protection above and beyond the liability coverage on your home and auto policies.

Kids & Fire

Nearly every day, a child under 5 dies in a fire at home. A working smoke alarm would cut the chance of death in half. Take these precautions:

- Prepare an escape plan that includes 2 exits from each part of the house and where to go after they get out.
- Make sure everyone knows the plan- guests and babysitter too!
- Practice the plan - even children age 3 can learn.
- Keep matches, lighters and other flammables out of reach, preferably in a locked cabinet.
- Post emergency numbers by every phone.
- Save time "rescuing" stuff by having it ready- financial and contact information, family photos and other valuables.
- Participate in your local fire department open house. By seeing firefighters in their gear, children may learn to not be afraid.

For more information go to www.usfaparents.gov or contact us for fire safety materials for all age groups.

Insurance is a Necessity

- If you have dependents, you need life insurance so that they can be provided for in the event of your death or disability. Different types of life insurance are available depending on your needs.

How much insurance?

- Higher liability limits protect your assets, higher deductibles can reduce premium especially if you don't expect to file claims.

What is the cost of the coverage and what does it cover?

- Do you want replacement cost or Actual Cash Value? The cost to replace your home may be different than the assessed/market value.

What is the potential of actually needing the coverage?

- If you don't own a home, you still own personal property and you still have liability exposure.



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



Rental Car Coverage

Do you have only 1 car? If you are involved in a collision that is your fault would you need a rental car for temporary transportation while your car is being repaired? If so, then you will want to be sure your policy includes this coverage.

Check your policy now to be sure you have the coverage you need before a loss occurs.

Ready for Winter??????????

It is important to prepare your home for winter. Here are a few reminders:

- Have you disconnected outside hoses from spigots?
- Have you cleaned the chimney?
- Has the fireplace been inspected?
- Have you checked seals around doors and windows?
- Do you have a carbon monoxide detector?
- Is the crawlspace sealed?
- Have you checked the smoke alarm battery?
- Are your pipes insulated?
- Live trees- be sure it stays watered to prevent a fire hazard.
- Holiday Lights- bulbs should not touch branches, make sure all bulbs are working properly and check for exposed wires.
- Be sure to use safety precautions for ladders and step stools.

Reread That Policy

Not every policy is exactly the same just as not every company is exactly the same. The days of standard issue replacement cost policies are long gone as insurance companies struggle to fight Mother Nature and fraud and as policyholders struggle to fight off rising premiums.

What happens if you are not adequately insured? When a loss occurs, your family experiences devastation. During this time you don't want the additional financial responsibility that may result if you are not adequately insured. Policyholders often think they are only responsible for the insurance deductible.

During the time you've owned your home, labor and building material costs have changed due to the economy and inflation. Remodeling you've done may not be reflected in the current dwelling value. Therefore it's important that you have adequate insurance coverage based on your particular circumstances.

If changes and updates have been made, we can calculate the replacement cost of your home.

Once completed, we will discuss your options so that you can make an informed decision about your insurance needs.

Winter Driving Safety Reminders

Snow is upon us! Just as friendly reminders, make sure your vehicle is warmed up and all windows, headlights and taillights have been cleaned off. When the roads have been covered, watch for slick spots. When traffic is heavy, keep in mind that it packs the snow which creates ice underneath. The snowplows can contribute to this also.

- Make sure you have plenty of stopping distance from the vehicle in front of you.
- Do not drive at excessive speeds or remember to not drive the speed limit when road conditions are questionable.
- In case you slide off the road and get stuck, you should always have in your vehicle: blanket, flashlight, water, snacks and always have your cell phone in case of an emergency.
- For those of you who do not wish to have a cell phone, you could consider on-star as a way to reach emergency help.

These few simple reminders can help prevent accidents and slide-offs and will help to keep your insurance lower.



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

Attention Commercial Lines Customers

Here's a list of a few simple reminders on changes in your day-to-day operation that should be communicated to your agent.

Newly Created Positions: If you hire employees to fill new positions or you add a second shift, communicate this to your agent so policy changes can be made as they occur. Increases in annual payroll and sales amounts can leave you facing a large audit at the end of the policy term.

Vehicle Operators: Many claims on commercial auto policies involve operators that we do not know about. Contact our

office for a driver questionnaire every time you hire a new driver. As a service to our customers, we can verify the driving history and let you know whether the individual meets the insurance company's requirements as a driver.

Newly Acquired Property: Have you purchased a new building or new office equipment, or opened a second location? All of these changes can impact your insurance coverage. We encourage you to contact us so we can be certain you have the coverage you need, before a loss occurs.

A special message from the owner, DJ!

When I started my original agency in 1996, my philosophy was based on quality customer service. That philosophy is still the driving force of my business.

For that reason, we are starting a semi-annual newsletter of important issues. We don't want to bother you but we do want you to be informed and hope that you find the information useful.

We provide many products and services:

- Personal lines insurance- auto, home, renters/personal property, boat, rental property, mobile home, motorcycle, recreational vehicles (including ATV),

catastrophe (umbrella) and more

- Business lines insurance- commercial auto, liability, property, catastrophe, crime, fire and more
- Life insurance- whole, term, universal
- Other insurance protection
- Annuity and investments
- Resources and information- brochures, home inventory booklet, home maintenance tips, airbag and anti-lock brakes safety tips and more.
- Notary public
- Lamination services for ID cards

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