



Rise 'N Shine Review

Burd & Rise Insurance

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Seasons Greetings



From Burd & Rise Insurance and Halstad Mutual Fire Ins.

ATTENTION HALSTAD MUTUAL FIRE CUSTOMERS

We'd like to notify our Halstad Mutual Fire Insurance customers:

Sewer/Water Backup Coverage – This coverage for overflow of sump pumps and backup of sewers and drains is now available to a \$5,000 limit, if you meet certain underwriting requirements.

Refrigerated Products Coverage – This coverage for loss of food in a freezer or refrigerator, from loss of power or breakdown of the fridge or freezer, is now excluded from the policy. However, the coverage may be added to the policy as an endorsement.

If you are interested in either of these coverages, please contact us!

TIME TO REVIEW YOUR COMMERCIAL INSURANCE

Are you due for a commercial insurance checkup? Here are some recommendations from Burd and Rise Insurance about your commercial insurance.

High Liability Limits – Make sure you are protected from a large lawsuit. Are your limits adequate?

Umbrella Policy – This is a separate policy that can give you liability limits in the millions over and above your commercial liability and commercial auto policies.

Workers Compensation – Most state laws require all employers (even for 1 dollar of payroll) to carry workers compensation insurance. Contact us for this important policy.

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TIME TO REVIEW YOUR COMMERCIAL INSURANCE CONTINUES...



Be careful of considering someone a contractor if they are really an employee, because workers compensation benefits may be required anyway.

Coinurance – Most commercial property policies carry a coinurance clause. This requires you to be insured to a certain percentage (usually 80%) to value – either replacement cost or actual cash value. If you are not insured to this value, you will be penalized in a partial loss.

Replacement Cost – Commercial property may be insured to replacement cost or actual cash value. If you have actual cash value coverage, depreciation will be taken in a loss. If you are insured adequately to replacement cost, you will be paid new value for older materials or property.

Perils – What causes of loss are you insured for? There are at least three different causes of loss forms--basic, broad, and special. The special form would give you the broadest coverage on your property, which we highly recommend.

Blanket, Agreed Amount Coverage – Some properties will qualify for these coverages. Blanket will combine your building and personal property coverages or buildings at different locations. Agreed amount coverage will cancel the coinurance requirement. If you are interested in these options, please contact us.

Flood Insurance – Are you insured for flood insurance? You can protect yourself with a flood policy through our agency!

Crime Coverage – Property policies do not protect us from theft of money and checks, but this can be purchased as an option. Make sure you're protected.

Professional, Directors and Officers – Many businesses require special coverages for their professional exposures, such as accountants, day care providers, barbers and beauticians, medical providers, architects, and others. Businesses with boards of directors have exposures that can be covered by a directors and officers policy.

Employment Practices Liability – This is a relatively new coverage that can protect you from lawsuits alleging discrimination, wrongful termination, sexual harassment, and similar claims.

Is your business adequately protected? If not, see Burd and Rise Insurance today for a commercial insurance checkup!

VISIT OUR NEWLY DESIGNED WEBSITE WWW.BURDANDRISE.COM



We have redesigned our website and added more information for your convenience. The **Insurance Products** we currently offer are outlined on several different pages:

Auto – Available coverages, discounts and extra features

Home – Description of what your homeowners policy covers as well as optional coverages available

Life – Highlights the different policies available helping you decide what's right for you and your loved ones.

Business — Several different insurance options are available for any business, large or small.

Farm – Outlines the coverages, discounts and options available for your farm.

Crop – Features the different service aspects of our crop insurance department as well as links for Marketing Club members.

You can also get to know your agents a little better by viewing the **"Who We Are"** section of the site. Send us an email right from this site.

Other areas of the site include **Companies We Represent**, **Prior Newsletters**, **Other Links**.

Visit us often for new information.

BURD AND RISE INSURANCE

P.O. Box 297
Halstad, MN 56548-0297
Phone: 218-456-2172
1-800-566-2172
Fax: 218-456-2190
Email: liz@rvv.net
hjr@rvv.net
lori@burdandrise.com
www.burdandrise.com

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