



Rise 'N Shine Review

Burd & Rise Insurance

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CROP INSURANCE DEPARTMENT TO OFFER NEW SERVICES

Burd and Rise Insurance is proud to announce that Emily Holte has recently been hired as Crop Insurance Specialist. She will answer your questions and help find the right coverage for your farming operations.

As the world becomes more technically advanced so does the agricultural world. The Burd & Rise Crop Insurance Department is keeping up with these advancements by offering state-of-the-art precision maps of your farming operation. These maps are based off actual Farm Service Agency Maps which will make your FSA and crop insurance reporting easier. The clear and concise maps will show you exactly how many acres you have in a field, giving you a valuable farm management tool. Planting and field information is stored for each field as well as accurate legal descriptions and road information to assist you in getting proper coverage.

Because we understand the importance of managing your risk, we are offering a Grain Marketing Workshop. This is a half-day workshop, titled "Winning the Game", which will be held Wednesday, March 2 at 8:00am, at the Halstad Telephone Company Community Room. It will be presented by the University of Minnesota Extension Service. The event will be co-sponsored by Burd & Rise Insurance, The Halstad Elevator and Red River State Bank. Contact us to reserve your spot in this award-winning grain marketing workshop.

It is our goal to make sure you have the right risk management plan for your farming operation. Along with your standard Multi-Peril Crop Insurance policy, we can provide insurance protection for loss of revenue due to low yields or low market prices. This, coupled with a Crop-Hail policy will help provide complete coverage and piece of mind.

MEET OUR INSURANCE COMPANIES DRIVE INSURANCE FROM PROGRESSIVE

"Drive" is a new name for the Progressive Insurance available through independent agents. Progressive Insurance was founded in 1937 and today Drive is one of the country's largest and fastest growing insurance companies. They are the number one writer of auto insurance through independent agencies, and also are a leading writer of insurance for commercial autos, motorcycles, personal watercraft, boats and RVs.

Progressive introduced the Drive brand to help tell even more people the advantages of working with an independent insurance agency – advice and personal service, a choice of products and rates from competing carriers, and custom-tailored policies that meet an individual's needs.

We are proud to represent Drive Insurance from Progressive. Their hassle-free, 24/7 claims service is a great benefit to you, our clients (call 800-925-2886). Their web-based services are also available for your use (www3.driveinsurance.com).

WHO WE ARE

Emily Holte has joined Burd & Rise Insurance Agency as a Crop Insurance Specialist. Emily is the daughter of Gregg & Pam Holte and Kim & Tom Hemberger. She graduated from Norman County West High in 1994 and attended NDSU, acquiring a degree in Agricultural Economics in 1998. She worked for US Bank in St. Paul following graduation and returned to Fargo to work for Spring Wheat Bakers as an Accounting Assistant. She also has worked as an underwriter for Great American Crop Insurance and The Hartford Crop Insurance Companies for the last 6 years. Emily is active in her church as an accompanist, enjoys playing softball and volleyball and also coaches the spring traveling volleyball team at Norman County West.



ATTENTION HALSTAD MUTUAL HOMEGUARD POLICYHOLDERS

For all of you with Halstad Mutual homeguard policies, you will see changes on your next renewal. A new policy form will be attached to your policy. The provisions of the policy will prevail, but here is an overview of some of the changes:

PROPERTY:

- Personal property is now covered worldwide for 100% of the personal property limit, except property temporarily at another residence, which is 10%.
- Under special form coverage, damage caused by domestic animals is now covered, unless the animals are owned or kept by an insured.
- The majority of special limits under personal property were increased, except for cash (reduced from \$250 to \$200).
- These items are now not limited (covered up to the amount of personal property): computers, satellite dish components inside the building, and antiques.
- If you have the personal property replacement cost endorsement, replacement cost or 400% of the actual cash value will be paid whichever is lesser.
- Property coverage is no longer included for recreational vehicles (except golf carts which are covered for \$1000). \$500 or \$1000 was previously provided. You may purchase a separate recreational vehicle policy to cover these units.
- There is no longer coverage for refrigerated products if caused by an off-premises power failure or the freezer breaking down. Please let us know if you would like this coverage added by endorsement.
- Outbuildings are not covered if used for business purposes or if business property is stored there, unless the business property is solely owned by the insured.

LIABILITY:

- Liability coverage is subject to an annual aggregate limit, which is twice the limit shown on the Declarations for Liability To Public.
- There is no coverage for injury or damage arising out of any controlled or illegal substance or exposure to lead or asbestos.
- There is no coverage for punitive damages.

BOTH:

- Loss caused by fungi and bacteria is limited to \$5,000 annually for property and \$50,000 annually for liability.

Please contact us if you have any questions or would like to add coverage to your policy.



Frequently Asked Questions

We are starting a new column in our newsletter with frequently asked questions, and we would like to hear from you. What questions would you like answered? Please e-mail, call, or write us and we will try to address them in upcoming newsletters. Here are the questions for this issue:

When should I report a new driver to my insurance agent?

Whenever a new driver, such as your child, receives his or her driver's license or an individual begins driving a vehicle of yours on a regular basis, you should notify your agent. If the driver is a resident of the household and only occasionally drives the unit, that individual will be listed as an occasional driver. If the driver becomes a principal driver of a vehicle, that driver will be rated as a principal operator. If the number of vehicles equals or is greater than the number of drivers, each driver must be listed as a principal operator.

What is the impact of not reporting a new or different driver?

Even though in many cases there is automatic coverage for resident relatives, insurance agents have the ethical responsibility to report all drivers to the insurance company. If factual information is withheld, an insurance company would have the right to nonrenew a policy. In today's insurance market, not rating all drivers can make it difficult for them to find their own coverage when they move out on their own. They may not qualify for a preferred company or a better rate. Most companies require prior proof of coverage in order to be considered insurable.

When should my child get his or her own auto policy?

When your son or daughter is no longer living with you and is no longer a full-time student, it is very important that he or she has her own auto policy. Let us say that John is your son and is now living in his own apartment and working. As long as John is driving a vehicle on your policy, he would be covered. However, if he is driving anyone else's vehicle or is a passenger in anyone else's vehicle, he would be totally dependent on that person's insurance. If the owner of the vehicle did not have insurance coverage, John would have no coverage extending from your policy, so he would have no insurance at all.

Please contact us if your child (or any relative) has moved out of your home, is no longer a full-time student, and needs his or her own policy.

Important notice: Drivers license formats are being changed on Renewals— Please notify us if yours has changed. Thank You.

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