



Rise 'N Shire Review

BURD & RISE INSURANCE

Volume 1, Issue 2

January 30th, 2004



Burd & Rise Insurance Celebrates 30 Years

On September 15, 2003, Burd and Rise Insurance Agency marked its 30th year of business in Halstad, MN

Burd and Rise Insurance is an independent multi-line insurance agency. The business was originally established by Harlan Rise and Joyce E. Burd, Harlan's mother. Elizabeth Rise, Harlan's wife, became a partner in 1975. In 1981 Joyce turned her full time attention to Halstad Mutual Fire Insurance Company and Harlan became the sole owner of Burd and Rise Insurance. Other agents representing the firm are Elizabeth (Abentroth) Rise and Lori Rufsvold, who came on board in 2001. Kaylee Zimmerman is the

office assistant. Harlan and Elizabeth hold the CIC (Certified Insurance Counselor) designation, and Lori holds the CISR (Certified Insurance Service Representative) designation, nationally recognized insurance certifications. Elizabeth Rise is on the national faculty of the society of CIC and CISR, instruction agents throughout the country. Harlan also manages Halstad Mutual Fire Insurance Company. The agency's greatest honor is having the opportunity to serve their clients and friends. All agency staff enjoy living and working in the progressive rural area and they are committed to their motto of providing: "Quality Service at a Competitive Price".

office assistant. See our biographies in future newsletters. Burd and Rise Insurance would like to know your e-mail addresses. We will not send you spam or solicitations. Eventually we would like to be able to send you this newsletter by e-mail, if that is your choice. Please let us know if you would like to receive our newsletter as an e-mail.

REVIEW YOUR HOMEOWNERS POLICY

Is it time for you to review your homeowners policy and its coverage? Here are some recommendations from Burd and Rise Insurance about your homeowners policy.

Whether you own a town home or farm home, own a condo unit, or rent an apartment, this applies to you.

HIGH LIABILITY LIMITS – Today people sue for getting injured in your home or unit, injuries you cause while playing sports, injuries caused by your pets, or property damage you may cause to the other units in your apartment or neighboring premises. Make sure you're protected for the hundreds of thousands or millions of dollars for which you may be responsible.

UMBRELLA POLICY – An umbrella policy is a separate policy bought in increments of millions of dollars, to provide protection over and above your homeowners or farm-owners, auto, and recreational vehicle policies.

REPLACEMENT COST – Make sure your home is insured for replacement cost and that you have the replacement cost endorsement on your personal property. Otherwise, you will have to pay a depreciation penalty if you have a loss.

ADEQUATE VALUES – Are your other structures, personal property, and loss of use (additional living expense and rental value) covered for adequate replacement cost values?

CAUSES OF LOSS – Is your dwelling and personal property covered for all risks of direct loss except what is excluded? Some extra causes of loss you receive are water damage to ceilings and walls from snow melt and rain; spillage of paint and chemicals; and breakage of non-fragile articles like furniture, fixtures, computers and TVs.

RECREATIONAL VEHICLES – Do you own a snowmobile, ATV, golf cart, dirt bike, or go cart? These types of vehicles are not covered automatically for liability or physical damage under your policy. You must have endorsements or a separate policy to cover these vehicles.

BOATS, MOTORS, AND JET SKIS – Watercraft and equipment are covered very poorly for physical damage, and some units are not covered for liability under a homeowners policy. If you have a boat, contact us to add endorsements or buy a separate policy.

PROPERTY THAT'S LIMITED - Some property that is limited in dollar value is jewelry, furs, silverware, guns, coin and stamp collections, business property, and fine arts. If you have items in these categories, you may insure them specifically on an endorsement. This endorsement gives very broad coverage, so other items may also be listed. Examples of covered losses are a diamond falling

CONTINUED PAGE 2

WHO WE ARE

Harlan J. Rise, owner of Burd and Rise Insurance Agency, began his insurance career in 1973 when he and his mother, Joyce E. Burd, established the agency. He continues as the owner and producer of the agency.

Harlan has been very active in the MN Independent Insurance Agents and Brokers Association, having served as president in 1991. He has served on both the Professional Insurance Agents and the Independent Insurance Agents and Brokers national boards. Presently, Harlan is serving a six-year term on the national Certified Insurance Counselors board.

In June of 1999, Harlan became the Chief Executive Officer of the National Association of Crop Insurance Agents, also assuming duties as a registered federal lobbyist making numerous week long trips to Washington, D.C.

In March of 2002, Harlan gave up his duties with NACIA, and assumed the management of Halstad Mutual Fire Insurance Company, a 113 year old farm mutual. He is greatly enjoying this new position.

Harlan has been very active in his local community. He has served on the city council, volunteer fire department, scoutmaster, American Legion baseball coach, Lions club, church council, Star City Cluster Commission chairman and the Norman County D.A.C.

Harlan works with his partner and wife, Elizabeth Rise. They have two daughters, Sheila, age 24, and Andrea, age 21.



REVIEW YOUR HOMEOWNERS POLICY CONTINUES...

out of a ring, dropping a camera, losing a gun in the lake, and spilling soda on your computer.

BUSINESS IN THE HOME – Do you have a business in your home? If the business is in an outbuilding, the building will be excluded and you need to insure it separately. You also need business personal property and liability coverage; this can all be added with a business in the home endorsement.

FLOOD INSURANCE – Flood damage is EXCLUDED on your homeowners policy! But you can have flood protection with a separate flood insurance policy. Make sure you're protected.

WATER AND SEWER BACKUP – This damage is excluded under your home policy, but an endorsement can be added to give a specified amount of coverage.

ADDITIONAL PREMISES – If you own or rent another premises that you use as a seasonal residence, rent to others, or use as farm land, please contact us to receive liability coverage.

HIGH MEDICAL PAYMENTS LIMIT – Medical payments covers guests if they are injured on your premises regardless if you are at fault or not. Having a high medical payments limit, can deter the injured party from bringing a lawsuit against you.

HOUSEHOLD EMPLOYEES – If you pay household employees \$1,000 or more in a three-month period, you are required to carry workers compensation by Minnesota law. If this applies to you, please contact us to write a policy.

PERSONAL INJURY – Today you may be sued for libel, slander, and defamation of character. Your policy can be endorsed to cover you from these lawsuits.

LONG TERM CARE INSURANCE

Who should consider purchasing a Long Term Care policy?

- People who don't want to burden their family
- People who want to protect their assets
- People who want to have control of their care
- People who want to maintain their independence

Did you know?

- Only 7% of Americans will have an auto accident, but 60% of all Americans 65 and over will require care in a convalescent/nursing facility in their lifetime.
- 43% of all long term care claims are for individuals under age 65.
- Nursing homes average \$66,153 per year in cost.
- To qualify for Medicaid, assets must be limited to \$3,000 (in MN), personal property, principal residence, and one vehicle

Burd and Rise Insurance offers three plans with choices of daily facility benefit amounts, waiting periods, benefit periods and inflation protection. These policies can cover not only care in a nursing home, but also home care and community care.

Make sure you're protected.

DIANNE DAHL WINS "NAME THE NEWSLETTER CONTEST"

Congratulations to Dianne Dahl, winner of the "Name the Newsletter Contest." She presented the name, "Rise 'N Shine". Thank you to all who presented such great ideas.



MEET OUR INSURANCE COMPANIES – AUTO-OWNERS INSURANCE COMPANIES

As independent agents, Burd and Rise Insurance writes business with a variety of quality insurance companies, enabling us to find excellent coverage for you at a competitive price.

Auto-Owners Insurance Company has been protecting policyholders since 1916, and presently has over 3.2 million personal and commercial policies in force. Domiciled in Lansing, MI, they also have full service offices in 16 other cities including White Bear Lake, MN, and Fargo, ND, and claim offices in 63 cities.

Auto-Owners is represented by more than 31,500 independent agents in 23 states. They provide outstanding service to their policyholders, agents, and claimants and have a reputation of being the "No Problem" People®. They hold the prestigious financial rating from A.M. Best Company of A++.

Burd and Rise Insurance is proud to represent Auto-Owners Ins. Co. and their subsidiary Owners Insurance Company.

PROTECT YOURSELF WHILE FILLING YOUR GAS TANK

To protect yourself from static electricity fires when filling your gas tank:

- NEVER get back into your vehicle while filling it with gas.
- If you absolutely have to get back in your vehicle while gas is pumping, TOUCH THE METAL on the car door, etc. before pulling the nozzle out.
- NEVER use a cell phone when pumping gas.

Over 150 refueling fires have been documented that appear to be caused by a discharge of static electricity.

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