

## Heading for your Summer Place? Make sure it is protected

Summer is here and many property owners with vacation homes are opening them up or renting them out for a busy season. Before stringing up your hammock, make sure all of your property and "toys" are protected.

- Try to keep walkways and docks clear and accessible. Maintain your property to minimize liability claims.
- Coverage for recreational vehicles should be discussed with us. Most "toys" are not covered automatically.
- You have 10% automatic protection for the personal property that extends from your primary home coverage.
- Contact our agency for any other recommended coverages to make your summer a safe one.

## Good Food, Good Friends, Good Times

A special thank you to everyone who made the LRC a fun place to be on New Year's Eve. To the 200+ people that came out and weathered the storm, we hope you had as much fun as we did. There was great food, beverage and wonderful music. It was a pleasure for us to share some hospitality with you.



## Whole Life Insurance Product

**American Home Life Insurance** is new to the agency but has been trusted for over 100 years.

Letters will be sent to you shortly introducing the company and the new product. Life insurance is extremely important, see to it that you are protected.

**Time to update your Farm policy**— Do you rent equipment, want replacement cost on parts and labor, borrow any machinery? Make sure you have the right coverage. Contact us to review your farm protection today!

## How important is my "Credit Score"?

Your credit score is currently being used for many reasons. It is not just about applying for a loan anymore. Most insurance companies are using credit scoring to help determine rates.

Actuaries have proven that there is a direct link to credit scores and claims.

Opinions may be different from

person to person. If you have a good credit score you will like the decision to use it. If not you will oppose the use of your score.

Please take the time to get your credit report. Look it over, you may be surprised to find that some accounts should have been closed and are not. Pay close attention to the account itself, is it yours or has someone used your

good name?

Insurance companies will check your score at the time of quotes, new business, or renewals.

Insurance searches are not applying for credit and do not count as an "inquiry" for a loan.

**"Little coverages that could save you "Big."**  
**AUTOMOBILE**

**Rental reimbursement:**  
You may need a substitute auto in case of an accident.

**Audio coverage:**  
Cds and music that you keep in your car.

**Auto Gap coverage:** If you own a new car and owe more than the value to cover loan payoff.

**Replacement cost coverage:** Some companies offer total replacement protection

**Towing and Labor:** Reimbursement for—"my car broke down" coverage.

**Full Glass Option:** Purchased with comprehensive cov. No Deductible for safety glass.

## General Agency Info:

- Now accepting MasterCard and Visa
- A secured "drop box" has been installed within the entry of our office for your convenience.
- Our agency is requesting your email address
- Provide your email address and have your name entered into a drawing for a "Goodie Basket". Winner will be announced in our next newsletter.

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