



Rise 'N Shine Review

Burd & Rise Insurance Agency, Inc.

P.O. Box 297, Halstad, MN 56548 • 800-566-2172 • www.burdandrise.com

Volume 5, Issue 2

July 2008

Lori Rufsvold and Emily Finney to Purchase Burd & Rise Insurance

Harlan and Elizabeth Rise are pleased to announce: In January of 2009, Lori Rufsvold and Emily Finney will purchase and manage Burd & Rise Insurance Agency, Inc. The Rise's want to express their sincere thanks to all the clients they have been able to serve during the past thirty-five years. Considerable work has been done in the transition planning to maintain the business in Halstad, a town Harlan & Liz call home & deeply love. Lori has represented Burd & Rise Insurance since 2001 and Emily since 2004. The agency will continue to provide the excellent personal service you have come to expect and to offer the same insurance products and companies presently accessible. The transition will be seamless to you, our policy holders, because of the combined experience of Lori and Emily. If you haven't met them yet, feel free to stop in and visit any time.

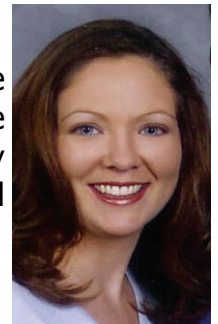


LORI RUFVOLD

Lori moved from Wishek, ND to Halstad in 1999. She has enjoyed Halstad and getting to know the people in the community. Lori lives here with her husband Dave and three children Payton, Paige and Elle. Lori is a licensed agent for Burd & Rise in all Commercial and Personal lines and received her Certified Insurance Service Representative certification in 2002. She is currently working toward her Certified Insurance Counselor certification.

EMILY FINNEY

Emily Finney joined Burd & Rise Insurance Agency in 2004. She graduated from Norman County West High in 1994 and attended NDSU, acquiring a degree in Agricultural Economics/Finance in 1998. She has worked as an underwriter for Great American Crop Insurance and The Hartford Crop Insurance Companies. Emily is a fully licensed Agent for Burd & Rise in all Commercial and Personal lines and received her Certified Insurance Service Representative certification in 2007.



Harlan and Liz will be retiring from the insurance business. The couple looks forward to spending more time at their Melbourne Beach, Florida, home; visiting their children, family and friends; and traveling. Liz plans to continue instructing insurance courses around the country and Liz and Harlan are excited about becoming more involved serving church and charitable concerns.

Save the Date—New Year's Eve 2008



Burd & Rise Insurance Agency cordially invites you to a New Year's Eve Party. Come join Harlan and Liz to celebrate their retirement and to toast Lori and Emily on their new venture. Dance to the music of Q5, featuring Kurt Vandermeer at the Legion Recreation Center in Halstad, MN. More details will follow and we look forward to seeing you there.

SUMMER IS TIME FOR RECREATIONAL VEHICLES



Summer is the time when many of us use our recreational vehicles – our boats and motors, campers and trailers, 4-wheel ATVs, scooters, dirt bikes, and motorcycles. Of course, snowmobiles are also popular recreational vehicles in this part of the world.

What do my homeowners and auto policies cover automatically?

Most homeowners policies cover boats, motors, and trailers for only \$1,500, and for very limited perils. Other recreational vehicles are usually excluded totally for property. For liability, some owned watercraft are covered automatically, but usually for very small horsepower. Land recreational vehicles, not required to be registered for on the road use, are usually covered for liability on premises by a homeowners policy, but any off-premises use of ATV's, snowmobiles, scooters, etc. is **excluded**.

So separate recreational vehicle policies or endorsements to auto and home policies are required to give you proper coverage. Rented jet skis, snowmobiles, motor homes, etc. may not be covered at all for property or liability, so please check with us before renting any recreational vehicle.

Motorcycles are required by law to be covered by a liability policy, and these vehicles are insured on auto or recreational vehicle policies.

Why should we insure them and what kind of coverage should we have?

- Liability lawsuits from others for bodily injury or property damage from water skiing accidents, collisions between boats, ATV's, and other recreational vehicles, injuries to a child by operation of a scooter by your child, or slips and falls at our trailers can cost us thousands or hundreds thousands of dollars. Make sure you're protected with adequate liability limits.
- Umbrella liability policies are recommended for lawsuits in the millions of dollars.
- Medical bills for our own injuries while occupying our boats, ATV's, and other recreational vehicles can add up. You can protect yourself with medical payments coverage on many kinds of recreational vehicle policies.
- What about coverage if any uninsured or underinsured recreational vehicle or boat driver injures you or your family? You may purchase uninsured and underinsured motorist coverage for many types of recreational vehicles.
- If your trailer gets damaged by hail or wind, if your boat hits a rock in the lake or falls off the trailer, if your ATV or snowmobile is damaged in a collision, you need physical damage coverage on your recreational vehicle, including comprehensive and collision coverages.
- What about attached equipment for your boat, such as your trolling motor, your fish locator, your boat cover? Attached equipment can be specifically insured.



Frequently Asked Questions—Why Choose an Independent Agent?

Some people think it doesn't really matter where they buy their insurance. But this misconception could be costing them money, service and protection. Buying insurance isn't like buying bread or milk. Insurance is an important safety net for a family, a car, a home, or a business. Don't treat the purchase lightly!

There is a difference in where you buy your protection. Many people don't realize there are three different sources for insurance:

- **Captive Agents**— sell you the insurance of only one company.
- **Telephone Representatives**— offer you the insurance of one company, and only on the telephone.
- **Independent insurance Agents and Brokers**—represent an average of eight insurance companies and research these firms to find you the best combination of price, coverage, and service.

Your Independent Insurance Agent or Broker:

- Is a licensed professional with strong customer and community ties.
- Gives you excellent service and competitive prices because your agent can access the insurance coverage from more than one company.
- Unlike other agents, is not beholden to any one company; thus, you don't need to change agencies as your insurance and service needs change.
- Assists you when you have a claim.
- Is your consultant, working with you as you determine your needs.
- Offers you a choice of insurance plans and programs.
- Is a value hunter who looks after your pocketbook in finding the best combination of price, coverage and service.
- Can periodically review your coverage to keep up with you changing insurance needs.
- Treats you like a person, not just another number.
- Customer satisfaction is the key to an Independent agent's livelihood. So serving you is your independent agent's most important concern.