



# Rise 'N Shine Review

## Burd & Rise Insurance Agency, Inc.

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

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### ***YOU ARE ALL INVITED TO A NEW YEAR'S EVE PARTY!***

**WHO:** ALL FRIENDS AND CLIENTS OF BURD & RISE INSURANCE, AGE 21 & OVER  
**WHERE:** LEGION RECREATION CENTER, 580 2<sup>ND</sup> AVE. W., HALSTAD, MN  
**DATE:** DECEMBER 31, 2008  
**WHEN:** 8:00 P.M. — 1:00 A.M.  
**WHAT:** DANCE TO Q5, 9 — 1  
APPETIZERS SERVED 8 — 11 P.M.  
HOT FOOD SERVED AT 11 P.M.

LIMITED BEVERAGES WILL BE PROVIDED. COOLERS ARE WELCOME. COME AND SAY, "WELCOME" TO LORI AND EMILY AND, "BEST WISHES" TO LIZ AND HARLAN!

### **An Open Letter to Our Customers from Harlan and Liz**



As we prepare to retire from the agency in January, we would like to say, "Thank you!", to all of you who have trusted us to be your insurance

advisors these past 35 years. We agree that we always enjoyed coming to work, and dealing with the honest and sincere members of the Halstad and surrounding communities was the part we enjoyed the most.

Although we will still be living in Halstad about six months out of the year, we will miss seeing all of you on a regular basis. We will miss and would like to thank our wonderful staff of Lori Rufsvold, Emily Finney, Cheryl Christianson, and Clayton Arthurs. They make Burd & Rise a warm (and sometimes down-right fun) place to work.

We would also like to thank the number of individuals who have worked with us in the past — each helping the agency to become what it is today. We would especially like

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### **After Harvest Take Time to Check Over Your Farm Insurance**

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

#### **HIGH LIABILITY LIMITS**

Make sure your liability limits are adequate in this day of very high lawsuits. Are you protected?

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

**ACRES** - All owned and rented land should be listed on your farm liability policy for coverage to apply.

#### **BORROWED EQUIPMENT**

If you borrow farm machinery or equipment, increased limits can be purchased for Damage to Property of Others. If the equipment is damaged in your care, this coverage is necessary.

#### **WORKERS COMPENSATION**

If any of you has employee payroll of \$41,996 or more, workers compensation is required in MN.

If you have payroll between \$8,000 and

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## Insurance Card Holder

Enclosed with this newsletter is an insurance card holder. Place your Insurance Card in the folder and store in your glove compartment in your car. Our contact information is also on the card holder if you are involved in an accident and need to contact us. If you need more than one card holder, please stop in and pick one up.

## Letter from Harlan and Liz cont...

to thank Sue Hemberger (1974-1979), Jeannie Lunde (1979-1997), and Ivy Mickelson (1990-2001). And, of course, we owe a great deal of thanks to Harlan's mom, Joyce Burd, who with Harlan established the agency in 1973. She was a leader, mentor, and friend to both of us, and we have greatly missed her since her passing last fall.

We also owe thanks to the outstanding men and women of the Halstad business community, who make this town a pleasant and successful place to work. Another thank you goes out to our insurance companies and the wonderful representatives we have worked with all these years.

As we make this large change in our lives, we are so excited about leaving the agency in the capable hands of Lori Rufsvold and Emily Finney. We are thrilled they want to keep the business thriving in Halstad. Most of you already know them and trust them as very knowledgeable and pleasant professionals. For those of you who have not met Lori and Emily, we encourage you to stop in and meet them. We have great confidence in their ability to lead the agency successfully into the future.

Again thanks to all of you and come and visit us in Halstad and Melbourne Beach, FL!

Harlan and Liz

## After Harvest check cont...

\$41,996, you are required to carry \$300,000 employers liability and \$5,000 employee medical payments. If you are in one of these categories, please contact us.

### **DOMESTIC EMPLOYEES**

In MN, any person who pays domestic employees cleaning persons, gardeners, care givers, etc., \$1,000 or more in any three months is required to carry workers comp.

### **FARM MACHINERY**

Is your farm machinery covered on a blanket basis? With this method, an amount of insurance is chosen that should be at least 80% of the total value of all farm personal property. Then, if you trade equipment, each item does not have to be reported to be covered, as long as the value is OK. Is your equipment covered for a rock or stick going through a header? We recommend special form on farm personal property that will include this kind of claim.

### **LEASED EQUIPMENT/OVERTURN OF PRODUCT**

Make sure your leased equipment is included in your blanket property. We can also cover vehicular overturn of your products that cannot be recovered.

### **SPECIAL FORM ON BUILDINGS**

Are your farm buildings covered for collapse; weight of ice, sleet, or snow; or vehicle damage from your own vehicles? If you have special form on farm outbuildings, these would be covered as well as fire, wind, smoke, and vandalism.

### **ADDITIONAL OPERATING EXPENSE**

This will pay for you to rent equipment or hire others to help, if farm equipment is damaged in a covered loss. Especially at harvest time, this could be a great help.

### **POLLUTION CLEANUP**

Check with us about purchasing coverage for pollution cleanup to your own land.

### **GPS UNITS AND OTHER SPECIAL PROPERTY**

Make sure you report valuable items to us to choose the best coverage.

If you would like to receive this Newsletter via email, please send your request to Emily at [emily@rrv.net](mailto:emily@rrv.net)