



THE BUTLER BUGLE

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THANK YOU FOR YOUR REFERRALS!

We thank you for the referrals you have sent our way. They are the very best source of new business for any agency and they are greatly appreciated.

Here's how we are showing our appreciation to you, our valued clients.

For each qualified referral*, you will receive a \$5 gift card and have your name entered into a quarterly drawing for a \$200 gift certificate from an area business. The client whose name is drawn will choose from among 3 options.

The 3 options for the drawing to be held on June 5, 2006 are:

1. Chicago Floral
2. Shaklee Products
3. The Imagery Photography Studio

You may give us the name and phone number of the prospective client or ask the person to mention your name when calling us for a quote at the contact information listed below.

www.insurewithbutler.com
Office # 952-953-3838
butleragency@frontiernet.net

There is no limit on the number of referrals you may submit: you will receive a gift card and have your name entered in the drawing for each qualified referral*.

*A qualified referral: contact is made between Butler & Associates Insurance Agency, Inc. and an individual, family or company that is interested in receiving a quote for one of the products offered by the agency and who has been referred to the agency by a current client.

Jennifer from Shakopee, the winner of our April 2nd Drawing, chose a gift certificate from Universal Cleaning Services.

Congratulations, Jennifer!
Thanks for the referral!

WATER DAMAGE AND YOUR HOMEOWNERS POLICY

A standard homeowners insurance policy covers damage to your home caused by a "sudden and accidental" water event, such as a burst pipe which is discovered within a few days or wind-driven rain that seeps into your home after a storm.

Water damage caused by poor home maintenance such as overfilled gutters, lack of roof upkeep, condensation buildup due to inadequate ventilation, or ignored leaks is generally not covered. See the article in this newsletter: "Avoiding Expensive Water Damage" for tips and advice.

'Sewer Back Up/Sump Pump Overflow' coverage is an optional part of a homeowners insurance policy. The option generally covers structural damage up to the limit you've selected and goes into effect 30 days after it is purchased. To find out if your policy includes this option, look for it among the endorsements on your policy declarations

page or coverage summary. Some insurance companies offer sewer and drains coverage as part of a package of options.

Damage to your home and its contents from a flood is not covered under your homeowner policy. Flood insurance is provided by the Federal Flood Insurance Program and can be purchased through our agency. There is a 30-day waiting period before coverage takes effect. The NFIP defines covered flooding as a general and temporary condition during which the surface of normally dry land is partially or completely inundated. Two properties in the area or two or more acres must be affected. Flooding can be caused by:

- The overflow of inland or tidal waters, or

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CLAIMS

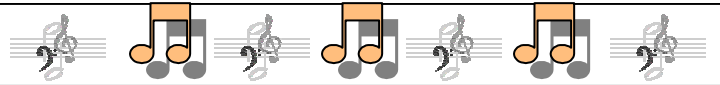
- **AAA**
800-779-5630
- **BADGER MUTUAL**
866-837-7833
- **DRIVE**
800-925-2886
- **ENCOMPASS**
800-588-7400
- **FOREMOST**
800-527-3905
- **HAGERTY**
800-922-4050
- **HARTFORD COMMERCIAL**
800-327-3636
- **METLIFE**
800-854-6011
- **MENDOTA**
800-422-0793
- **MN FAIR PLAN**
612-338-7584
- **NORTH STAR MUTUAL**
952-953-3838
- **NORTH STAR GLASS**
888-266-7847
- **SAFECO**
800-322-3226

Much of your communication will occur directly with your insurance company's claims department. If questions should arise, please contact Linda at the agency, 952-953-3838.

For a complete list of companies with links to their websites check out the Claims Page at

www.insurewithbutler.com

BUGLE NOTES



- **Going on vacation?** Give this newsletter to the relative or neighbor who's watching your house. They'll have our contact information in case problems arise while you are away.
- **Using your bank's bill paying service?** Be sure your bank has the insurance company's current payment address and that your policy number or account number appears on the memo line of the check.
- **Requesting changes to your policy?** Messaging systems (voice mail, e-mail, etc) cannot be used to make changes but you can leave a message requesting that an agent contact you. Policy changes are not in effect until confirmed by an agent.
- **Do you own a boat, 4-wheeler, travel trailer or other "toys"?** Be sure you're covered in case of an accident. You may be able to add coverage for some of these recreational items on a homeowners or auto policy. Separate, specialized policies can provide broader coverage with more options. Call us for details.

MOTORCYCLE INSURANCE COVERAGES

It's important to choose the motorcycle policy that fits your needs and lifestyle and that is within your budget. Compared to an auto policy there are fewer mandatory coverages so you have more choices to make when putting together a motorcycle policy. Most policies are a combination of several of the coverages that are described below. Many factors affect what your insurance premium will be such as your age, driving record, years of driving experience, where you live, the type of motorcycle you own, how long you've had motorcycle insurance and the discounts for which you qualify.

Protection for you and other people:

Consider how much money you make and the property you own; your liability coverage should be high enough to protect your assets if you are sued after an accident. If you have an excellent medical and disability plan at work, you may want to reduce the coverages that pay for your injuries, but keep in mind that medical costs can be extremely expensive.

- **Liability Coverage**
This coverage helps protect you from expenses related to injuries or property damage that you may cause to other people involved in an accident.
- **Medical Coverage**
This coverage provides for certain necessary medical expenses for you and your passenger that are the result of an accident.
- **Uninsured/Undersinsured Motorist Coverage**
This coverage pays for expenses associated with injury or death if a driver who has no insurance hits you.

- **Roadside Assistance and Trip Interruption Coverage**

Benefits that apply in case of a breakdown.

Protect your investment:

You need to consider how much you can afford to pay if your motorcycle is stolen or in an accident and you need to replace or fix it. If you can afford a higher deductible or you are willing to replace the cycle yourself, you can save money on your policy. These coverages usually pay for damages up to the book value of the motorcycle, minus your deductible, but limited replacement coverage may be available.

- **Collision Coverage**
This coverage pays to repair the damage done to your motorcycle due to an accident.
- **Comprehensive Coverage**
This coverage pays to repair or replace your motorcycle if it is damaged in some way other than in a collision, such as fire, theft or vandalism.
- **Custom Parts And Equipment; and Safety Apparel Coverage**

Motorcycle policies are annual policies

They are priced to take into account the fact that you won't be riding much during the off-season. By keeping the coverage continuous, your insurance is in effect any day the weather turns perfect for riding.

- The unusual and rapid accumulation or runoff of surface waters from any source, such as heavy rainfall, or
- Mudslides, i.e., mudflows, caused by flooding, that could be described as a river of liquid and flowing mud and the collapse or destabilization of land along the shore of a lake or other body of water, resulting from erosion or the effect of waves, or water currents exceeding normal, cyclical levels.

For more information about Flood Insurance:

1. www.fema.gov/nfip for National Flood Insurance Program Information or call 800-427-4661
2. www.insurewithbutler.com and select insurance company websites from the “Companies” page: MetLife, AAA, Safeco and others have helpful information for homeowners about safety tips and flood insurance.

If you have additional questions or any insurance related concern, please give us a call. Together we can find the answers to keep your home protected today and into the future.

AVOIDING EXPENSIVE WATER DAMAGE

Home owners might be surprised to learn the most common cause of water damage to personal property isn't from Mother Nature; it's from the leaky hose in their kitchen or laundry room. For some insurance companies, almost three-fourths of home water-loss claims are caused by an appliance people use every day such as a washing machine, water heater or refrigerator. A majority of these losses are easily avoidable. A \$10 hose replacement on a washing machine can prevent thousands of dollars in property damage and the hassle of cleanup and repairs.

Safeco Insurance offers consumers a guide to water damage prevention that shows home owners easy steps they can take to avoid costly water losses and repairs. 'Preventing Water Damage in Your Home' is an easy-to-use, web-based program that includes an interactive, room-by-room house tour highlighting potential trouble spots. You can find the program at Safeco's web site, www.safeco.com/drip.

Here's a quick checklist that will help home owners avoid common causes of water damage:

- Regularly look for wear, cracks and bulges in washing machine hoses; replace rubber hoses with reinforced steel-braided hoses.
- Repair failed seals and cracked tiles or grout in bathtub and shower stalls.
- Check roof on a regular basis, especially after a storm; replace worn, curled or missing shingles.
- Check for leaks in icemaker supply line and replace immediately.
- When leaving home for an extended period of time, don't leave any water-using appliances running and consider turning off their water supply.

A typical household water loss amounts to \$2,800 to \$4,000, but occasionally can cost much more. Home owners sometimes find their insurance doesn't cover the damage and they're left with the repair bill. Most policies don't cover damage caused by poor maintenance or neglect. Even with a covered loss, the home owner still needs to pay the policy's deductible and deal with the hassles of cleanup and repairs.

FOR MORE INFORMATION

1. 'Preventing Water Damage in Your Home' contains a variety of resources and information to help home owners maintain their property and detect and prevent trouble before it happens. You can find this program at www.safeco.com/drip
2. If you don't have internet access, you may call us to request printouts of the information found on www.safeco.com/drip
3. Check out other insurance company websites; go to www.insurewithbutler.com and select “Companies” from the menu on the far right.

Dan, Bill and Linda can explain what is covered by your homeowners policy and can help you determine the right coverage for your individual circumstances.



**Our offices will be closed
In observance of
the following Holidays**

- **Monday May 29th
Memorial Day**
- **Monday and Tuesday
July 3rd and 4th
Independence Day**





Butler & Associates

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**WE SELL PEACE
OF MIND!**

OUR SERVICES

- **AUTO INSURANCE** - PREFERRED AND RISK AUTO, MOTOR HOMES, RVs, BOATS, MOTORCYCLES, COLLECTOR CARS, ATV'S, AND PERSONAL WATER-CRAFT.
- **HOME INSURANCE** - HOMEOWNERS, RENTERS, CONDO OWNERS, LANDLORDS, MOBILE HOMES AND FLOOD COVERAGE.
- **COMMERCIAL INSURANCE** - SMALL AND MEDIUM SIZE BUSINESSES, WORKERS' COMPENSATION,
- **COMMERCIAL VEHICLES AND BONDS.**
- **LIFE INSURANCE** - TERM AND UNIVERSAL LIFE, MORTGAGE PROTECTION, ANNUITIES, IRAS, ES-TATE PLANNING SECOND-TO-DIE POLICIES AND DIS-ABILITY INCOME PROTECTION.
- **HEALTH COVERAGE** - INDIVIDUAL, FAMILY, AND SMALL GROUP MEDICAL AND DENTAL CARE PLUS LONG TERM CARE

WE'RE ON THE WEB!
WWW.INSUREWITHBUTLER.COM



Linda Butler
Customer Service Rep
CISR

GET TO KNOW OUR STAFF!!!

In each newsletter we will high-light one of our staff so you will get to know who we are a little bit better. This month we will high-light Linda Butler.

Linda has had several careers including teacher, stay at home mom, dental hygienist, and spiri-tual director. But, by far, her fa-vorite occupation is "student". Linda's love of learning served her well as she embarked on yet another career, joining her hus-band Dan at the agency in 2002.

Linda is a licensed property-casualty agent and has achieved Certified Insurance Service Rep-resentative designation. She finds that her commitment to con-tinuing education helps her to be more knowledgeable in serving our clients.

Linda is interested in helping cli-ents to solve their problems and to understand their coverages and options. Her aim is to provide service promptly with respect and courtesy.