



# THE BUTLER BUGLE

## In This Issue

### Page 1

- **Referrals**
- **How much Liability Insurance do you need?**

### Page 2

- **Claim Numbers**
- **Bugle Notes**
- **Tips to Avoid Hitting a Deer**

### Page 3

- **As your Life Changes**

### Page 4

- **Contact Info**
- **Know your Agency**

## 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 November 5, 2006 are:

1. **Car Detailing Package Dry Wash'N'Guard**
2. **Personalized Holiday Cards from Sir Speedy Edina**
3. **Mary Kay Makeover**

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.

*Edgar from Prior Lake, the winner of our September 5th Drawing, selected flowers from Chicago Floral.*

## HOW MUCH LIABILITY INSURANCE DO YOU NEED!

**Liability Insurance** provides coverage if you are responsible for injury or property damage to another person. The amount of insurance you need depends on your specific situation, keeping in mind that you will pay for any damages out of your own funds that exceed the limits of your liability insurance. The greater your assets, the more you stand to lose if you are sued for damages, so your liability limits should at least match the total value of your home, autos, personal property, savings, and investments.

**Auto Liability** coverage pays for the damage you cause to others if your car is involved in an accident. It also protects your from being wiped out financially if you are sued following an accident. Because of the high

cost of medical treatment along with the increased cost of many vehicles on the road today, we recommend that you protect yourself with higher liability coverage than is required by state laws. If you have substantial financial resources, you may need liability coverage that exceeds the coverage you'll get from an auto insurance policy. In that case, a **Personal Umbrella** can provide the liability protection you need. A Personal Umbrella policy provides coverage for losses above the limit of an underlying policy.

Continued on page 3

# CLAIMS

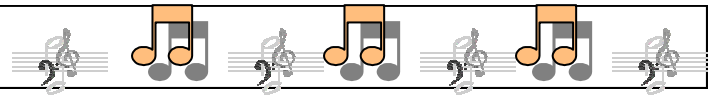
- **AAA**  
800-779-5630
- **BADGER MUTUAL**  
866-837-7833
- **DRIVE**  
800-925-2886
- **ENCOMPASS**  
800-588-7400
- **FOREMOST**  
800-527-3905
- **HAGERTY**  
800-922-4050
- **HARTFORD COMMERCIAL**  
800-327-3636
- **METLIFE**  
800-854-6011
- **MENDOTA**  
800-422-0793
- **MN FAIR PLAN**  
612-338-7584
- **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](http://www.insurewithbutler.com)

# BUGLE NOTES



- **Do you have your insurance company's toll free claims number handy?** It can make the process easier if you ever need to make a claim. (see this newsletter and our agency website for claims reporting numbers)
- **Are you 55 or older?** Taking a Driver Improvement Course will save you money on your auto insurance.
- **Do you run a business from your home?** Homeowners policies generally offer no coverage for property and liability damages which arise from a business you own and operate. Please call our office to discuss business related insurance.
- **Requesting changes to your policy?** Messaging systems (voicemail, email, 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 we have the correct mortgage company on your homeowners policy and the correct lien holder on your auto policy?** Please keep us informed of any changes to your lenders and/or their addresses

# TIPS TO AVOID HITTING A DEER

Collisions between deer and vehicles will result in more than \$1 billion in property damages and over 200 deaths a year, according to estimates from the Insurance Institute for Highway Safety.

You may be able to protect yourself, your passengers and your car by using some safety precautions. Please remember to use your own best judgment about what is appropriate for the circumstance.

### BE PREPARED:

- Always wear seatbelts
- Use high-beam headlights
- Be aware that deer are most active at sunrise and sunset

### IF YOU SEE A DEER:

- Slow down and blow your horn
- Look for other deer, they tend to travel together

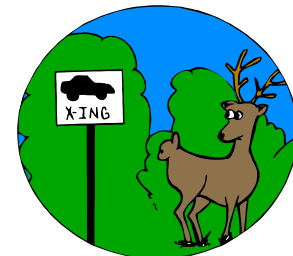
**If a deer comes in front of you: break firmly and try not to swerve, swerving could cause you to lose control and hit another vehicle or a tree.**

### IF YOU HIT A DEER:

- Get your car off the road if possible
- Do not go near the deer
- Call the police

Call your insurance company's toll free claims number to report the damage

Colliding with a live deer is covered under the comprehensive part of your auto insurance if you have purchased that coverage. Please call our office if questions arise about your claim.



The **Personal Liability** coverage provided by your **Homeowners Policy** pays for the damage to property of another, or injury to a person, not a member of your household, for which you can be responsible.

In recent years it's become common for homeowners to be sued for injuries or damages to others, *even when there is no evidence of negligence by the homeowner*. The reality today is that even if you are of modest means, you are exposed to the risk of being sued. Whether or not you ultimately prevail in court, your legal fees and the months and years of worry and uncertainty can be a terrible burden on you and your family.

The **Personal Liability** coverage provided by your **Homeowners Policy** usually provides a limit of \$100,000 or \$300,000. We recommend increasing this protection with a **Personal Umbrella** policy. Not only will it increase your Personal Liability, but also your Auto Liability. Limits are available from \$1 million to \$10 million and beyond. The terms of coverage are sometimes broader than those of the underlying policies. The cost of this coverage is usually very reasonable.

## AS YOUR LIFE CHANGES YOUR INSURANCE MAY NEED TO CHANGE

### Please be sure to notify us if you:

- Updated the plumbing, wiring or roof on your home
- Replaced the heating or air conditioning system
- Installed a security system
- Added a room, garage, or deck
- Built a pool or bought a trampoline
- Bought or sold a vehicle
- Have recently married or divorced
- Changed the number of drivers in your household
- Completed a defensive driving course
- Changed your driving habits (changed jobs or moved to a new home)
- Changed your phone number or email address
- Bought expensive items such as jewelry, artwork, or collectibles
- Made changes to your business
- Started a New Business

**Call us if you have questions about updates or if you have any concerns about your insurance.**



### Holiday Schedule

Our office will be closed  
November 23rd & 24th for Thanksgiving  
December 25th for Christmas &  
January 1st for New Years

We will have Holiday hours from  
9am to Noon December 26th-29th





## Butler & Associates

Insurance Agency, Inc.

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P.O. Box 240326  
Apple Valley MN 55124

Phone: 952-953-3838  
Fax: 952-953-9970  
E-mail: [Butleragency@frontiernet.net](mailto:Butleragency@frontiernet.net)

**WE SELL PEACE  
OF MIND!**

## OUR SERVICES

- **AUTO INSURANCE** - PREFERRED AND RISK AUTO, MOTOR HOMES, RVs, BOATS, MOTORCYCLES, COLLECTOR CARS, ATV'S, AND PERSONAL WATERCRAFT.
- **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, ESTATE PLANNING SECOND-TO-DIE POLICIES AND DISABILITY 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](http://WWW.INSUREWITHBUTLER.COM)**



## GET TO KNOW YOUR AGENCY!!!



**14550 GRANADA DR**  
**Apple Valley, MN**  
**OFFICE LOCATION**

In previous newsletters we have highlighted members of our staff. In this issue, we'll tell you about our agency.

Butler & Associates is in its 5<sup>th</sup> year of serving insurance clients in Minnesota and Wisconsin. Many of our customers are from the South Metro area, but the internet, fax and phone enable us to serve people well beyond our Apple Valley neighborhood.

We are an independent insurance agency, which means we represent more than one insurance company. We have chosen to work with some of the most respected local and na-

tional providers of personal, business, health and life insurance. We are able to offer you individualized insurance plans at competitive prices and to adapt your coverage as your situation or needs change.

Helping you to be informed insurance consumers is a priority for our agency. We hope you find useful information on our agency website, with its links to our insurance companies and other resources, and in "The Butler Bugle", our newsletter. We're also available by phone or email to answer your questions or to discuss your coverages.