



# 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 March 5, 2007 are:

1. Creative Memories
2. V2K Window Décor & More
3. Dry Wash'n'Guard car care products

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.

*Alissa from Prior Lake, the winner of our December 5th drawing, chose a gift certificate from Mary Kay Cosmetics.*

***Congratulations, Alissa!***  
***Thanks for the referral!***

## INSURING VALUABLE PERSONAL ITEMS

Your Homeowner's Insurance automatically provides coverage for your personal possessions both at home and away. However, there are limitations to coverage on certain valuable items you may own. While many items are covered in your Homeowner's Policy, other more valuable items may require additional coverage

Most homeowner's insurance policies have special limits on certain types or classes of property that you own. For instance, there is often a \$200 limit per occurrence on money and bank notes. Losing or misplacing jewelry is usually not covered by a basic homeowner's policy. The limit for loss by theft of jewelry is commonly \$1,500.

The coverage for valuable personal property can be increased by purchasing coverage for more types of damage, for higher limits and with lower deductibles. There are several ways to add coverage for valuable items.

The most comprehensive coverage for valuable items is usually provided by adding an endorsement to your homeowner's policy, called Scheduled Personal Property (SPP). SPP acts like a mini-

insurance policy on the specified items. Except for the exclusions listed in the policy, all causes of damage or loss are covered. The deductible is usually lower than for basic personal property coverage or there may be no deductible. The premium charged depends on the type of item and its value.

For most homeowner's policies, the classes of items that can be scheduled are:

- Furs.
- Jewelry.
- Fine watches.
- Silverware.
- Guns.
- Computers.
- Cameras and equipment.
- Sports equipment.
- Musical instruments.
- Fine arts and antiques.
- Coin and stamp collections.
- Collectibles

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## CLAIMS

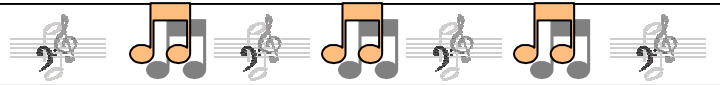
- **AAA**  
800-779-5630
- **BADGER MUTUAL**  
866-837-7833
- **DRIVE**  
800-925-2886
- **ENCOMPASS**  
800-588-7400
- **FOREMOST**  
800-527-3905
- **HAGERTY**  
800-922-4050
- **HARTFORD COMMERCIAL**  
800-327-3636
- **METLIFE**  
800-854-6011
- **MENDOTA**  
800-422-0793
- **MN FAIR PLAN**  
612-338-7584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

## BUGLE NOTES



- **Now is the time to call us for Flood Insurance:** It only takes an inch of water to cause considerable damage inside your home. Keep in mind that your homeowners policy doesn't cover flood damage and it takes 30 days after purchase for a flood policy to take effect. If you live in a low to moderate risk area you may qualify for a Preferred Risk Policy.
- **If you received valuable or expensive holiday gifts,** you may want to purchase additional protection for them. Please call us for quotes and information.
- **Tax Advice:** If you own a business, a CPA, an attorney, estate planner, etc. may recommend the transfer of your personal auto, home, or other property to the ownership of your business. This often results in gaps in your insurance coverage, so, before you make such a transfer of ownership call us to review your personal and business insurance.

## DO YOU WORK AT HOME? WE RECOMMEND BUSINESS INSURANCE!

Those of you who work at home, operate a full- or part-time businesses from home, bring work home with you or use your car in your business should be aware of the need for more coverage than your personal homeowners, auto and umbrella policies provide.

Vehicles owned by your business may not be eligible for coverage on your personal auto policy. The use of your vehicle for delivery (such as pizza, newspapers, etc.) must be covered by a commercial auto policy. Your personal auto policy covers many business uses, but excludes others, so please check with us if you use your vehicle in your occupation or for your business.

For all practical purposes, there is no liability or medical payments coverage provided by a homeowners policy for any business activity. Some incidental business activities are covered by the homeowners policy if they are added by endorsement, but the coverage is very restrictive. No professional liability coverage is included. Personal umbrella policies often do not cover any business exposures.

Your homeowners policy provides minimal coverage for business personal property. There are internal limits for any personal property that is used in whole or in part for business purposes. Usually, unless increased coverage is available and is purchased, the limits are \$2,500 for the property while it is at home and \$250 when it is away from your residence. This limit includes inventory or merchandise, as well as computers and other equipment, even if used only part-time for the business.

If you use a detached garage or other non-dwelling structure at your residence for business purposes, it has no property coverage on your homeowners policy.

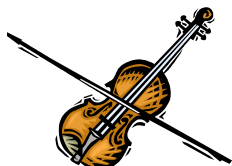
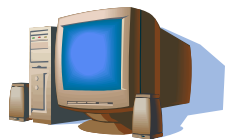
The homeowners and personal auto policies provide no coverage for persons eligible to receive workers compensation benefits.

Please contact us for more information about the impact that your business or occupation has on your insurance coverage. We can assist you with the appropriate protection for your home-based business.

In order to schedule these possessions, you must provide a complete and detailed description of the item and a bill of sale or other proof of its value.

You may be required to get a new appraisal that is less than one year old. The appraisal should be from recognized dealers or authorities on the type of item involved to be sure of the accuracy of the appraisal. It is best to have appraisals updated at least every three years. You can expect to pay a reasonable price for an appraiser. But, if the item is of value to you, the fee is small compared to the value of your investment.

If you have an item which you believe needs extra protection, contact us for more information.



**ATTENTION INTERNET USERS:** [www.insurewithbutler.com](http://www.insurewithbutler.com) is here for you!

If you haven't already visited our webpage at [www.insurewithbutler.com](http://www.insurewithbutler.com) we encourage you to check it out and to use it often. We aim to make it a useful tool for our clients who use the internet and we welcome your comments and suggestions.

### Match Our Names with Our Faces

You'll find photos and short biographies for Dan, Bill and Linda on the "About Us" page.

### Getting Insurance Quotes

Use the 'Get a Quote' drop down menu in the upper right corner of the Home Page to request a quote for auto, home, life or business insurance. A form will open that asks you for some of the information we'll need to do a quote. Dan or Bill from our office will contact you. If you prefer to give information over the phone or in person, fill out the highlighted areas and we'll give you a call. Instant quotes for health insurance directly from Assurant Health are also available from through the link on our Home Page.

### Reporting a Claim

In most cases, you will get the quickest response when you report your claim directly to your insurance company's Claims Service. The gold menu on our Home Page has a CLAIMS button that will take you to a list of insurance company claims reporting phone numbers. Some of our companies also have online claims reporting and follow-up. Please contact us at the agency at any point in the claims process if you have questions or concerns.

### Information about Insurance

The website is loaded with insurance information and links to resources. 'This Month's Feature' on the Home Page has safety tips to fit the season. Insurance information on several types of policies can be found through the gold menu items on the Home Page. There's a good chance that the answers to your basic insurance questions can be found on the pages we've named 'FAQ's' and 'How Much Coverage to I Need?' Use the links to insurance industry websites on our 'Resources' page to further your insurance education. The latest issue of "The Butler Bugle" can be found on the Home Page.

### Links to Insurance Company Websites

Many of our companies have websites to assist their policy holders with bill paying, reporting a claim, and learning about their insurance products. You will find links to them on the 'Companies' page.

### Contact Us

There are many ways to get in touch with us. Our email addresses, street and mailing addresses, phone and fax numbers are all available on the 'Contact Us' page. Please send us your comments, suggestions, questions, referrals and quote requests.



# Butler & Associates

Insurance Agency, Inc.

14550 Granada Dr  
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 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](http://WWW.INSUREWITHBUTLER.COM)



## DAN BUTLER NAMED TO MN MULTI-LINE ADVISORY COUNCIL



*From left: Kerry Knakmuhs, Dwight DeBoer, Dan Meier, Jason Essig, Ken Ohl, Dan Butler, Darlene Dierkes, Randy Stave, Jim Dagg.*

Butler & Associates Insurance Agency is pleased to announce that Dan Butler has been named to North Star Mutual's Minnesota Multi-line Advisory Council.

Insurance companies often invite respected and experienced agents to provide input and suggestions on ways to improve the products and services the insurance carriers offer. Dan Butler has been asked by North Star Mutual to serve a four year term as a member of their Minnesota Multi-Line Advisory Council. Dan is shown in the photo attending the 2006 council meeting.