

THE BUTLER BUGLE

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Thinking of buying

- **Boat**
- **Motorcycle**
- **RV**
- **Travel Trailer**
- **ATV**

Call our agency and we can provide you with a quote.

952-953-3838
Or submit your request online
insurewithbutler.com

BOATING SEASON IS COMING: DO YOU NEED A WATERCRAFT POLICY

HOMEOWNERS POLICIES PROVIDE LIMITED COVERAGE

Coverage for canoes, small sail boats and small power boats with less than 25 – 50 horsepower motors is often included in a standard homeowners policy. Property coverage is generally limited to around \$1,500 to \$2,500 for the boat, motor and trailer combined. Liability and property coverage for larger boats and motors is offered by some insurance companies for an additional premium. Check your homeowners policy or call us at Butler & Associates if you have questions about the coverage your policy provides.

ADVANTAGES OF A WATERCRAFT POLICY

Larger and faster boats, yachts and personal watercraft such as jet skis and wave runners generally require a separate boat insurance policy or a separate watercraft segment in a package policy. Watercraft policies provide broader protection than a homeowners policy. You may purchase additional coverages for such things as such as theft, Fuel and Other Spillage Liability, your boat trailer, medical payments, and liability to protect you from an uninsured boater. Another advantage to the watercraft policy is that a claim for a boating accident does not become part of your homeowners claims history.

WATERCRAFT PROTECTION AVAILABLE

Liability insurance protects you and members of your household if you or they were legally liable for injuries to other people either on or off your boat, or if you or they accidentally caused damage to anyone else's property. Also included are the costs to defend you in lawsuits brought against you. Medical Payments covers a person who is injured on your boat. It pays reasonable medical expenses, regardless of fault, up to \$1,000 for each injured person. (Higher limits are available).

Protection for your boat, boating equipment, and accessories can be purchased for total loss replacement, an agreed value or actual cash value at the time of loss. Optional coverages available include: personal effects (clothing, water skis, etc.), fishing equipment, theft, emergency service for towing and labor on land or water including delivery of fuel, oil or battery if your boat breaks down.

**CALL US AT BUTLER & ASSOCIATES FOR MORE INFORMATION ABOUT
CUSTOMIZED PROTECTION FOR YOU, YOUR PASSENGERS AND YOUR BOAT.**



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

FILING A HOMOWNERS CLAIM

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The checklist below will help you get started when filing a homeowners claim. Be prepared to keep good notes throughout the process. Keep all bills, receipts and estimates. Document all discussions with your Trusted Choice® agency, insurance company and claims adjusters, including names, dates and a brief overview of what was discussed.

1. Notify the police if your home has been burglarized or vandalized. Your insurance company will require a police report to accompany your claim forms.
2. Notify your Trusted Choice® agency or insurance company of the loss immediately. Most homeowners policies have a stated time limit for filing claims. Now would be a good time to check your policy for a toll-free number to make the process easier if you ever need to make a claim.
3. Do not discuss your claim with anyone other than the police, your Trusted Choice® insurance agent, or representatives of your insurance company. This is especially important in a liability case where you could unwittingly waive your legal rights or unintentionally accept responsibility.
4. Review your coverages and responsibilities with your agent or a company service representative as soon as possible. Here are some questions to ask:
 - Am I covered for the loss I am describing?
 - What are my responsibilities and what are the time frames for completing them?
 - When will you send me claim forms and what is the time frame in which I must return them.
 - What is my deductible?
 - What additional, useful coverages does my policy contain (such as living expenses if temporary housing is needed)?
 - When will an insurance adjuster be scheduled to see the damage? (Adjusters work for the insurance company. They inspect the damage to your home and are authorized to make payments to you and others for all necessary repairs.)
5. Make temporary repairs to protect your home from further damage. Do not make permanent repairs until an adjuster has seen the damage or the company may deny your claim.
6. Keep receipts for any money you spend on temporary repairs or other expenses you incur due to the loss, including interim housing. Keep copies for yourself in case the adjuster, your agent or your insurance company request documentation of these expenses.
7. Document the loss by making a comprehensive list of lost, destroyed or damaged belongings. If you prepared a home inventory before you had a claim now is a good time to use it to help ensure that all of your belongings will be accounted for, repaired or replaced.
8. Photograph the affected site to document the extent of the loss or damages.
9. Get estimates for repair and replacement from reputable, local contractors.* You can use the estimates to gauge the fairness and accuracy of the claims settlements you are offered. Sometimes adjusters will accept your estimates and offer immediate payment. This can help speed your claim to conclusion.

*Some insurance companies partner with networks of professional contractors and the claims representative or adjuster can assist you with locating a contractor.
10. Accompany the adjuster during the inspection and briefly document observations and conversations. Get clarification if you have questions about your coverage, your responsibilities, or how the claim will be settled (see #4 on list)
11. You have the right to refuse a settlement offer if you don't agree with it. Speak to your Trusted Choice® insurance agent for information in the event of an accident or for assistance with your claim.

(from www.trustedchoice.com)

OUR SERVICES

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- **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, 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

FLOOD INSURANCE

Butler & Associates offers coverage under the National Flood Insurance Program (NFIP) through MetLife. We offer policies for homeowners, renters, business owners and those who own income property. Some of the main points concerning the federal flood insurance program are listed below. Additional information is also available online at www.floodsmart.gov and www.metlifeflood.com

SOME REASONS TO BUY FLOOD INSURANCE

- Damage caused by "flood" is not covered by standard insurance policies.
- Everyone lives in a flood zone even if you don't live near water: floods can be caused by storms, melting snow or water backup due to overloaded drainage systems.
- Floods don't have to be dramatic to be dangerous and costly: a single inch of water can cause extensive damage to your home or business.
- Federal Disaster assistance is only available if the President formally declares a disaster and it's often a loan you have to repay.

FLOOD INSURANCE IS EASY TO GET AND AFFORDABLE

- As long as your community participates in the federal program, NFIP, you're eligible to purchase flood insurance at a very economical rate.
- You can buy NFIP flood insurance from our agency
- Low-cost Preferred Risk Policies are available in low to moderate risk areas
- NFIP insurance is less expensive than a disaster loan
- You can use your credit card to pay the premium

FEDERAL FLOOD INSURANCE CONTAINS MANY LIMITATIONS, RESTRICTIONS, AND EXCLUSIONS INCLUDING:

- A 30 day waiting period before the coverage goes into effect.
- Flood Insurance covers one thing only: direct damage by and from flood as "flood" as defined by the NFIP.
- The maximum coverage for a single family home is \$250,000 for the building and \$100,000 for the contents. Maximum limits are lower for other types of residential buildings. Non-residential maximums are \$500,000. (Excess flood insurance can be purchased through MetLife.)
- Claims for contents are settled on an actual cash value basis.
- Coverage is limited for valuable items such as jewelry, antiques or art.
- Not covered: basement improvements, such as finished walls, floors, or ceilings, or personal belongings that may be kept in a basement, such as furniture and other contents.

For exact coverage details, please refer to the policy. Linda Butler at our agency is available to answer your flood insurance questions. She can be reached at 952-953-3838 or butleragency@frontiernet.net



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Insurance Agency, Inc.

P.O. Box 240326
Apple Valley MN 55124



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Insurance Agency, Inc.

Phone: 952-953-3838

Fax: 952-953-9970

E-mail: Butleragency@frontiernet.net

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



Linda, Dan & Bill

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BUGLE NOTES MARCH 08



THANK YOU FOR RETURNING THE INSURANCE CHECKUP FORMS

We appreciate your assistance with this new program for staying in touch with you and your insurance needs. When you receive your form, please mail or email the completed form back to us or call to schedule an appointment for an insurance review in person. In addition to sending in the yearly checkup form, contact us any time you have a coverage, claim or billing question or if you require a policy change.

PLEASE SUBMIT INSTALLMENT AND RENEWAL PAYMENTS DIRECTLY TO YOUR INSURANCE COMPANY

Beginning April 1, 2008 we will no longer be accepting installment or renewal payments. We will however, process a payment for you **in an emergency**. We will charge a **\$7 processing fee**. The processing fee is retained by our agency to cover our administrative costs; it is in addition to our commission and is non-refundable.

If you have questions about how to make a payment directly to your insurance company we will happy to assist you. Our goal at Butler & Associates is to provide our clients with the best customer service possible.

Butler & Associates Insurance Agency reserves the right to waive this fee.