

Serving You First . . .



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Holiday Shoppers Misinformed On High-Tech Insurance Coverage

During the holiday shopping season, approximately 42 million American households gave or received high-tech electronic products. However, about seven out of eight households don't fully understand key aspects of their insurance coverage for these purchases, according to a new national survey by the Independent Insurance Agents & Brokers of America.

For the survey, respondents were asked if they were going to purchase or receive electronics, including iPods and iPhones, video gaming systems, computers and plasma televisions, during the holiday season. In addition, when asked, only about one-fifth of survey respondents reported ever contacting their insurance agent with questions on coverage for high-tech electronic products when they purchased them in the past.

With so many people giving and receiving electronics this holiday season, it is important for consumers to understand how to protect these gifts. In fact, any time you acquire



an expensive or unusual item, you should consult with our office.

The good news for consumers is that most electronic gadgets are typically covered under the standard homeowners or renters policy. However, there are some common and important exceptions that many consumers don't understand. Look out for coverage limitations and exclusions.

For example, holiday shoppers nervous about giving electronics that could be an insurance risk might have chosen gift cards instead for their friends and loved ones. They should be aware, though, that most homeowners and renters policies treat gift cards the same as cash, reimbursing just \$200 in total, no matter how many

cards you may have lost or stolen.





Wisconsin Auto Premiums Are Rock Bottom

New Jersey still has the highest auto insurance costs in the country, a ranking it wishes would go to some other state. According to the latest finding, it cost an average of \$1,483.54 to insure one car in New Jersey in 2005.

It has been the most expensive auto insurance state for 18 of the last 20 years.

The report found that the average cost of car insurance premiums in the nation is \$829.17, a one percent drop from a year ago.

How about Wisconsin? Our premiums have consistently been among the nation's lowest. Wisconsin's average auto insurance premium in 2005 was the 45th lowest at \$615.33.

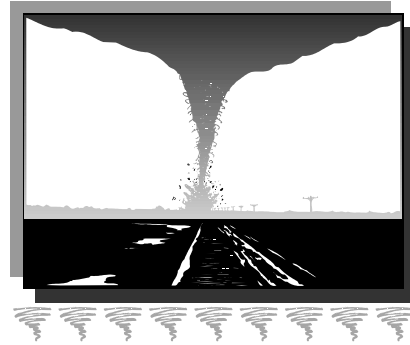
What This Symbol Means To You ...



There is a difference in where you buy your insurance. Many don't realize there are three sources for insurance:

1. Captive Agents—who can sell you the insurance of only one company.
2. Telephone & Internet Representatives—who can offer you the insurance of one company only on the telephone or via computer.
3. Independent Insurance Agents, like us—who represent many insurance companies. We research these firms to find you the best combination of price, coverage and service for all of your insurance needs.

How To Prepare For A Disaster



Here are some tips to help you better prepare for disaster-related losses:

- ▲ Be prepared for any loss before the loss by having all your important insurance documentation in one place that you can easily pick up and take with you in the event that you have to leave your home quickly. Items included should be:
 - Copies of all your personal identification and credit card numbers
 - Health insurance cards and copies of prescriptions
 - Copies of all your insurance documentation including phone numbers for your agent, policy numbers, etc.
 - Travelers checks for emergencies
 - A listing of important telephone numbers and contacts

Meet With Your Agent

- ▲ Sit down with your agent at least once a year and review your coverage in detail. Know your policy limits and discuss how to best insure special items or valuables. Discuss a home inventory and a basic disaster plan for your family with your agent. We are a great resource for ensuring that you have the coverage you need and can provide an enormous amount of helpful information and loss prevention tips for your use.
- ▲ Understand how your policy will provide for you and your family in the event that you are unable to return to your home as a result of a mandated evacuation or a partial or total loss of your home. Many homeowner's policies will provide for your increased living costs while you are displaced. Know how this works and what steps you must follow to receive the coverage.
- ▲ Get clear instructions from your agent on what to do in the event of a loss: Who should be called? What can you do to ensure that the loss is contained? What documentation will be needed? What to expect from the claims process?