



Ames Insurance Center December 2009 Newsletter

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Enter Our Customer Drawing!

Points of Interest:

- * Enter Our Customer Drawing!
- * We're on Facebook!
- * Holiday Hours
- * The Dangers of Texting While Driving
- * Protect Your Belongings with Renters Insurance

Don't forget to enter our Customer Drawing!

We value the opinions of our customers and would love to get some feedback from you!

To enter our drawing, please check out our website and email any feedback about it to us! After you email your feedback, you will automatically be entered into our Customer Drawing! You will have the opportunity to win Ames Insurance Center goodies as well as a gift card to an area business!

Ames Insurance Center has also joined the Facebook world! If you are a current Facebook user, feel free to add Ames Insurance Center's fan page to your profile! To become a fan, simply search for Ames Insurance Center, proceed to our page, and add us as a page on your profile! We would appreciate any comments about our Face-



book page as well!

Our Customer Drawing will be held until December 31, 2009, and the winner of the contest will be announced by January 13, 2010. Please include your name and phone number on your feedback email.

Our website address is www.amesinsurancecenter.com. You can email your feedback to Kait at khammel@amesinsurancecenter.com.



We're On Facebook!

Ames Insurance Center has recently created a Facebook Fan page! We would love for you to add our page onto your profile!

We will be using our Facebook to notify our customers of office events, holiday hours, and other general information.

To add Ames Insurance Center's Facebook page, simply search for us and add our page!

Holiday Hours

Ames Insurance Center will be closing at noon on Thursday, December 24. The office will be closed on Friday, December 25. We hope that you have a wonderful and safe holiday season!

The Dangers of Texting While Driving

There are many distractions that can keep drivers away from being attentive to the road. One such distraction being discussed lately is cell phone use, particularly texting while driving.

Many accidents have been found to be caused by cell phone use, and to reduce the number of accidents, 6 states have implemented a ban on using handheld cell phones. Furthermore, 19 states and the District of Columbia have banned the use of hand held cell phones for text messaging. (<http://www.ghsa.org>)

According to a research study conducted by the Virginia Tech Transportation Institute, texting increases

the chance of getting into an accident. The study found that texting while driving increases the risk of collision by 23 times. The article goes on to state that in the moments before an accident, the driver spends about five seconds with their eyes off the road and on their cell phone.

Texting while driving can be very dangerous, but there are ways that we can personally reduce the chance of getting into an accident. If you receive a text message, pull over to the shoulder or wait to check the message at the next rest stop. If you have children, make sure to go over the risks of using a cell phone while driving, especially those risks that are attributed to texting while driving.

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Texting while driving is a very real danger, but we can all do our part to reduce the number of accidents attributed to texting by being responsible about our cell phone use in the car.

If you have any questions or would like some recommendations on how to reduce cell phone use in the vehicle, please do not hesitate to speak with us.

The findings of the research study can be found in a NY Times article by Mitch Richtel entitled "In Study, Texting Lifts Crash Risk by Large Margin." The article was published in July 2009.

Protect Your Belongings with Renters Insurance

Going to college can be a very exciting time in a person's life. College provides the opportunity to try new things, meet new people, and advance knowledge. One thing that many people don't think about during their college years is protecting their belongings from theft.

According to the U.S. Department of Education, theft is the number one crime on college campuses. More and more students are taking text books, computers, and other high-end electronics to college, and these items are at risk for theft.



A renters policy protects from theft as it provides coverage for your personal possessions, as well as personal liability. A renters policy can be very beneficial to a college student and should be considered for students living in off-campus housing.

If your child is living on-campus (dormitories, i.e.) they may be covered under their parents' homeowners coverage. Typically, supplies in a dorm room are covered to 10 percent of the parents' personal property coverage.

Please review the homeowners insurance with Julie to see if this pertains to your policy!

For students living in off-campus

housing that are not covered under their parents' homeowners policy, a renters policy can be purchased. We offer many companies that have great renters policies— some with rates as low as \$100 a year!

Renters insurance is a great way to protect belongings for students that are away from home. If you have any questions about renters insurance, or if you would like a renters quote, please let us know!



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