

# October 2011 Newsletter



## Office News

Julie & Jessica will be out of the office all day on **Thursday, October 27th**. They will be attending a continuing education class to allow us to better serve you! During this time, there will be an employee in the office to assist you.



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## Homeowners Insurance

*Last month we discussed the basics of Auto Insurance. This month we will be focusing on Homeowner's Insurance, if you're interested in Renter's Insurance check out our July newsletter!*

### What does it cover?

Homeowners insurance provides protection for your home, the things you keep in it, and it also covers your legal responsibility for injuries or property damage caused to others by you or your family members.

### How is my property valued?

Properties are valued in 2 main ways: Actual

Cash Value or Replacement Cost. *Actual Cash Value* pays to replace your home or possessions minus the cost of depreciation. If you bought a TV three years ago for \$1,500 and now you have a loss that affected it, you will receive \$1,500– Depreciation. *Replacement Cost* pays to replace your home or possessions without a deduction for depreciation.

### Why should I do a home inventory?

Once you've got your homeowner's insurance, it's essential that each year you update your home inventory. This is a list of your posses-

sions, including where you bought them, the make/model, as well as any sales receipts or appraisals. Home inventories are essential to getting claims settled faster and helping you make sure you purchase the right amount of insurance.

### Does my homeowner's policy cover floods?

Your homeowner's policy does NOT cover you against any flood losses. For coverage from flood, you would need to have a flood policy.

Insurance Information Institute.  
<http://www.iii.org/individuals/HomeownersandRentersInsurance/>

## Meet our NEW Employee

Our latest addition to the team, Robin started in early September.

Robin is a true Iowa native, born and raised in Nevada. She is also a licensed producer, with an extensive background in life, health & accident insurance. She currently

lives in Nevada, IA with her husband and two children 12 and 10.

When not working she enjoys spending time outdoors, coaching her daughters softball team and spending time with her family. Stop in the office to meet Robin!



# Street Construction



*As you may have noticed, there has been construction along Main Street from the Grand Ave overpass to just East of Pearle Street for the past month. On September 29th, the construction moved along Main Street and is located in front of our building. Currently there is no set date for completion of this section of road work.*

*During this time you will still have access to our building, but you will need to park in the lot across the street. We appreciate your patience and look forward to continuing to see people stop by!*

*If you're interested in the construction plans, check out the City of Ames website Construction page at:*

*<http://www.cityofames.org/index.aspx?page=947>*

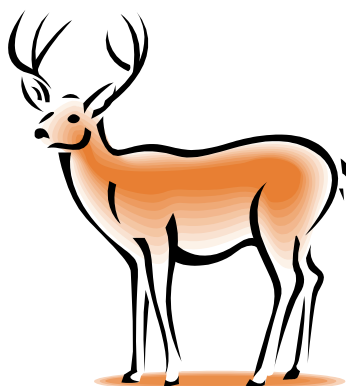
## Stay Safe with our Fall Driving Tips

Fall is a beautiful time, with ideal weather and beautiful golden leaves falling. With the change in season comes a change in driving conditions. Read through our tips for fall driving to help keep you and your vehicle safe!

- 1. When possible, steer clear of wet leaves.** Wet leaves are slippery and reduce your vehicle's traction. They can also clog your wiper blades and reduce your visibility.
- 2. Watch out for the changing light.** As the sun sets earlier in the day, be prepared with sunglasses and a clean windshield to help cut down on glare.
- 3. Be aware of school buses and children.** If you are around a

bus with an extended stop arm and flashing red lights, you need to stop and remain stopped until the warnings are withdrawn. Also be aware of children crossing around the bus.

- 4. Watch out for frost!** As fall slips into winter frost occurs and creates dangerously slippery condi-



tions. Be especially careful on bridges and overpasses as the moisture on them is more likely to become ice quickly.

- 5. Look out for deer.** The majority of collisions with deer occur during October, November and December. Use caution when driving at dawn and dusk, around corners, and especially near woods or corn fields.
- 6. Our best advice— drive a little less right now & enjoy this wonderful weather by biking or walking!**

AARP. [http://www.aarp.org/home-garden/transportation/info-05-2010/Five\\_Fall\\_Driving\\_Tips.html](http://www.aarp.org/home-garden/transportation/info-05-2010/Five_Fall_Driving_Tips.html)