



**Whatever the need in your  
life, SIS can help.**

**4 Duncan Dr. Suite A Bourbonnais, IL 60914  
Phone: (815) 939-7163 Fax: (815) 939-7781  
[www.shamblinins.com](http://www.shamblinins.com)**

## **Monthly Newsletter – April 2008**

I wanted to share some general information about a claim in the agency that may affect you in the future. Recently, we had an insured whose three vehicles which were parked in his driveway had all of their tires slashed. The repair cost was significant and the insured was quick to file a claim. He was disappointed to find out that there was a separate deductible for each vehicle. Obviously, this resulted in more out of pocket expense to him.

Another common claim involves an auto claim that is really a home claim. Another claim recently involved a customer whose car door was pried open damaging the paint and the door. The thief also made off with several personal items in the car. In this case the auto damage is covered under the auto policy and is subject to the deductible. The personal items, not a permanent part of the car, are covered under the theft peril under the homeowners policy. It too has a deductible that would be applicable.

The point of these stories is that you need to fully understand your insurance policies when deciding to make a claim. Keep in mind most companies have this multiple deductible per auto policy, however, some companies have a policy which once the first deductible is satisfied, then the others are waived. It is important to understand where your policy stands on this issue as it may impact a future claim. This is another example of selecting a company and policy based upon something other than a nominal savings in premium. It also reflects the value of having a personal relationship with your local agent to use a resource in managing your family's insurance risk.

### **Interesting Facts**

1. Donkeys kill more people annually than plane crashes.

2. The first product to have a bar code was Wrigley's gum
3. Apples, not caffeine, are more efficient at waking you up in the morning.
4. The average person who stops smoking requires one hour less sleep a night.
5. German Shepherds bite humans more than any other breed of dog.
6. The silhouette on the Major League Baseball logo is Harmon Killebrew.
7. Source of the name "Indiana Jones": it was the name of producer George Lucas' pet Malamute.
8. Walt Disney named Mickey Mouse after Mickey Rooney, whose mother he dated for some time.
9. Charlie Chaplin once won third prize in a Charlie Chaplin look alike contest.
10. Desi Arnaz's (Ricky Ricardo from "I Love Lucy") father was mayor of Santiago, Cuba, and his mother the daughter of one of the founders of Bacardi Rum. His family went into exile after the coup that brought Fulgencio Batista to power in 1934. The family made its new home in Miami, Florida. Desi's best friend in high school - Al Capone, Jr.
11. The rock band Lynyrd Skynyrd took their name from a high school teacher named Leonard Skinner who had suspended several students for having long hair.
12. In Muddy, Illinois, the post office measures only 7½ by 10½ feet, about the size of a garden shed. If it wasn't for a sign hanging above the door stating, "U.S. Post Office, Muddy, IL., 62965," finding the tiny, wooden building could be difficult. It is believed to be one of the smallest post offices in the United States.