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Monthly Newsletter – January 2008

Q & A

Q: Do you have a basement or a sump pump? If you do, will your basement and the contents be covered if your basement is flooded or your sump pump fails?

A: The answer is maybe. You should definitely check your homeowners or flood insurance policy to find the answers to these questions. A common optional coverage that homeowners should be aware of is sump pump system failure. While ground water seepage is not covered under the homeowners policy, sump pump failure which is generally the cause of water damage in the lower level and is available as an optional endorsement.

Q: In these uncertain economic times with many large corporations going out of business or being bought out, are you concerned about your annuity or life insurance company going out of business. What would happen to my life policy or annuity contract?

A: Well, states and independent rating firms on a regular basis examine the financial books of insurance companies, and they look to make sure there's enough money to cover everything, which is why you very rarely hear of an insurance company going bust. An annuity contract is an asset of the insurer, and in the past another insurer has bought the annuity contracts of the troubled company. Also, every state has a guarantee fund to dip into and protect annuity contract owners, up to a certain limit, if a company goes

under. It is possible to lose money if an insurance company fails, but based on history it is not very likely.

News

We would like to welcome David Radke to our agency. David will serve as our Marketing Representative. He has over 30 years of business experience in the local area and will bring a great deal of knowledge and experience to the agency.

Interesting Facts

1. About 1 in 30 people in the U.S. are in jail, on probation, or on parole.
2. There are only 14 blimps in the world.
3. There have been over 7,200 acts of terrorism against the US over the last 15 years.
4. Eighty percent of Americans will be the victim of violent crime at least once in their lifetime.
5. The creator of the NIKE Swoosh symbol was paid only \$35 for the design
6. Yahoo! was originally called 'Jerry's Guide to the World Wide Web'.
7. Salmon can jump as high as 6 feet.
8. The symbol on the 'pound' key (#) is called an octothorpe.
9. Contrary to popular belief, opossums, squirrels, chipmunks, and mice do not carry rabies.
10. A hard working adult sweats up to 4 gallons per day.