



**Whatever the need in your life,
Shamblin Insurance can help.**

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Monthly Newsletter – November 2008

Featured Product:

How are you surviving the latest market meltdown?

How are retirement accounts performing with these unstable market conditions?

Can you afford to lose any more money or wait for the market to rebound?

During these tough times a majority of our clients have **not** lost any money.

We have been able to offer them a product that has:

1. Safety of principal
2. Ability to participate in market gains
3. Diversification
4. Liquidity
5. Bonus on your initial deposit up to 10%
6. Financially stable, A+ rated company
7. Peace of Mind

Give me a call or stop by the office to find out how this product could work for you. **(815) 939-7163 - 4 Duncan Dr. Suite A Bourbonnais, IL 60914**

- Tom Shamblin

Are Minimum Limits Enough Auto Insurance for You?

When deciding how much insurance to buy, think about what assets you're protecting.

When you purchased auto insurance, did you put a lot of thought into the limits you chose, or did you go with the minimum limits available without thinking beyond that? While choosing to purchase the minimum limits allowed in your state is perfectly legal, you should take a few minutes to determine whether those limits are enough. What is your financial situation? Can you afford to buy more than the minimum limits? How much can you afford to pay out of pocket if the need arises?

It's also important to consider your assets when deciding how much coverage is right for you. Your assets may include your house, vehicles, bank accounts, investments — even your wages. All of these can be fair game in a lawsuit if you don't have cash on hand to pay for damages you're liable for.

By definition, auto insurance protects you from accidents, theft and other unforeseen and unplanned circumstances. When you choose insurance, you're choosing protection so you don't have to pay for those damages out of pocket. That's why you should consider your assets to determine how much protection you need.

Why Do Your Assets Matter in Auto Insurance?

If your auto insurance limits are exhausted in a covered loss, you personally could be responsible for any remaining bills that aren't paid by your insurance. If you don't have the money on hand to pay these bills, your assets could be at risk.

If your insurance limits are not sufficient to cover damage to property or personal injuries you're liable for, people involved in a claim with you can pursue you personally by filing a lawsuit for payment of their injuries and damages beyond what your insurance limits cover. If you lose the lawsuit, your assets could be at risk.

A lawsuit also can affect you in the long run if you're required to disclose it on a job or credit application, not to mention the possibility of garnished wages until you pay off the judgment.

What Events Can Exhaust Your Insurance Limits?

Several types of situations could exhaust your insurance limits — especially if you have the minimum required amounts. For instance, multiple-vehicle collisions or damage to several pieces of property can add up fast, and minimum limits may not cut it.

Consider the type of vehicle you may collide with in an accident, too. If you damage a luxury or high-end vehicle and you only have \$10,000 in Property Damage coverage, your limits could be exhausted quicker.

Also, while Bodily Injury limits of \$15,000/\$30,000 may seem like a lot, they could be too little in accidents that involve multiple injuries. Medical bills, lost wages and other damages you're liable for can amount to more than those limits — and fast.

Higher Insurance Limits Can Lower Financial Fears

To protect yourself from heavy financial burdens, the best thing to do is consider your assets, your budget and your personal needs to determine the right amount of auto insurance for you. If you choose higher-than-minimum limits, you may spend slightly more up front, but this cost can pay off if you ever actually have to use your insurance coverage.

Interesting Facts

1. It takes 7 seconds for food to get from your mouth to your stomach
2. One human hair can support 6lb.
3. Human thighbones are stronger than concrete.
4. 133.3 million Americans voted in last week's presidential election, which was a record.
5. The presidential candidate that has carried the state of Ohio has won the White House for the last 11 presidential elections.
6. A 10-gallon hat barely holds 6 pints
7. Actor Tommy Lee Jones and former vice-president Al Gore were freshman roommates at Harvard
8. Armored knights raised their visors to identify themselves when they rode past their king. This custom has become the modern military salute
9. Babe Ruth wore a cabbage leaf under his cap to keep him cool. He changed it every 2 innings
10. Hershey's Kisses are called that because the machine that makes them looks like it's kissing the conveyor belt