



The Protection Advisor

Jerry Hendrickson
Trusted Insurance
Advisor

*News and Tips to Make Your Life Easier, Safer and Happier!
For Friends and Clients of Security-Victor Insurance*

Save Up To
37% MORE!
By Combining All of
YOUR Insurance

- Home
- Renters
- Condo
- Vacation Property
- Builder's Risk
- Watercraft
- Contractors
- Personal Auto
- Commercial Auto
- ATV
- Antique Vehicles
- Apartment Buildings
- Office Buildings
- Rental Properties
- Restaurant Buildings
- Retailers & Strip Plazas
- Health
- Life



What To Do In Case Of A Loss

If you have a possible claim, here are some suggestions to increase your comfort and confidence about resolving the situation to the best of your ability.

First, what needs to be done to stabilize the situation?

Loss involving damage to property: Make reasonable decisions to protect the property and minimize risk of further loss or increased costs. This makes sense even if you are uninsured. If coverage applies, this is expected. If possible, take pictures of the damaged property.

Loss involving personal injuries: There may be limits to that you can do to stabilize the situation. Obtain identities and information about injuries and treatment, if you can reasonably do so. Generally, try to not alter physical evidence or dispose of materials until there is an opportunity for inspections and possible evidence retention. If physical evidence requires alteration to further protect property or life, careful decisions are in order. Preserve as much as possible.



Second, contact our agency. Provide all available information, and information for reaching you— even more important if you have to temporarily move. Our agency is a valuable resource, with experience, insight and familiarity with our community.

Third, if repairs will be needed, begin to identify who you might hire to do that work. Your selection of someone to do the repairs to your satisfaction is important.

Fourth, collect and maintain documentation related to the event; retain receipts and invoices; and make notes to assure that you will have an effective record of the event and its consequences.

Following these suggestions immediately after a loss will help you move through the experience with the information needed to make effective decisions.

Famous quotes from legendary basketball coach John Wooden
Failure is not fatal, but failure to change might be.
If you don't have time to do it right, when will you have time to do it over.
Never mistake activity for achievement.
What you are as a person is far more important than what you are as a basketball player.

Risk of Working from Home or Having a Business in your home

Everyone with-or considering-an in home business *must* read this article! Make sure *you* and your business are getting the right protection.

If you are not working at home yet, you may be soon, there are as many as 18 million home-based businesses in the United States and the number is growing every day.

Unfortunately, many of these home-based businesses , perhaps even most, do not have adequate insurance coverage. One study found that 60% of those who work at home may not have insurance for their business activities.

The study also found that most of those without business-specific insurance believe that they are covered by their homeowner insurance. Actually, a homeowner policy does offer some coverage for home based business but it is very minimal. Most policies cover a maximum of \$2,500 coverage for business equipment (computers, fax machines etc **in** the home.

If you are sued because of you home-based business activities your home insurance policy will not cover you for an injury to someone who comes on your property (customer, UPS driver) or someone that sues you because they hire you as a consultant believes your advice was wrong: the computer equipment doesn't work after you fix it: the cookies you made caused your customer to get ill. You get the idea.

In some cases a fairly inexpensive home-based business owners policy would be adequate but if most of your home based business is done away from home or if you are doing mechanical repair work or auto body work from you home then you will need a much more comprehensive policy.

Would your homeowner insurance pay if

- Your business equipment was stolen out of your vehicle
- You accidentally knocked over the display located next to you at a craft fair
- Someone tripped over your display
- Inventory was stolen out of you garage
- Your attached or detached garage building burns down that you use for your business.

Contact our office at 651-462-3724 to get answers to these and other questions about in-home or home based Business insurance.

““TOYS OF SUMMER”

Are you ready to catch a wave? Good to go for a ride on your bike?

Now is the time to get your motorcycle, RV, boat or jet ski prepared and ready for summer.

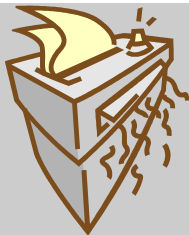
Good maintenance makes for a good portion of your safety! It's a good idea to take one of these sunny spring weekends to overhaul your “summer toy”, and you'll be ready when the sun and warmer temperatures really come out.

This is also a good time to review the insurance on your summer toys: For some items, such as RV's and motorcycles, insurance coverage is required by law. But other fun objects, such as boats or personal watercraft, are often not considered when it comes to insurance. The fact that insurance coverage is not required by law does not mean it is not necessary: A boat, for example, can be an expensive asset – and considering the number of boats out there our lakes and waters, it can also be a significant liability. Insurance protection makes sense.



**Contact us today – we offer coverage options at great rates –
Especially for your summer toys**





SAVE THE DATE

JOIN US FOR THE 3rd **FREE** SHREDDING EVENT

April 17, 2010 from 9:00 to 11:30

This is a great opportunity for you to get rid of old tax records and empty file cabinets of sensitive documents.

Bring your documents to Security-Victor's parking lot and "Document Destruction" will shred your materials right in front of you as you enjoy a free cup of coffee and roll. Bring your friends with you and we will shred their items also.

\$10.00 WILL BE DONATED TO "LAKES AREA YOUTH SERVICE BUREAU" FOR EACH BAG OR BOX SHREDDED (UP TO \$500). YOUR CONTRIBUTIONS OF MONEY WILL BE ACCEPTED BY YOUTH SERVICE BUREAU ALSO.

KEEPING ALL YOUR EGGS IN ONE BASKET ISN'T ALWAYS A BAD THING

If you've heard it once you've heard it a thousand times,

**"Don't put all of your eggs in one basket."
THAT ISN'T ALWAYS TRUE.**

If you have your insurance policies spread out among various companies you may be leaving yourself vulnerable to an unexpected loss.....and wasting valuable dollars of your hard earned money.

We are constantly amazed when we talk to people who have their auto policy with one company and their home insurance with another. The reasons are as varied as:

- That's who the insurance was with when we bought our house.
- The other agent is a friend of my second cousin.
- I've had my auto insurance with that company for years.
- I didn't know you wrote that kind of insurance.

Whatever the reason..... It's unreasonable.

The savings you will gain by putting all of your policies with one company can easily amount to

\$\$ Hundreds of Dollars \$\$

We represent companies that offer **DISCOUNTS** for multiple vehicles, multi-policy discounts, discounts for protection devices in your home, new home discounts, mature driver discounts, and many more. Some of our companies even offer discounts to insure your **BIG BOY TOYS.**



Going the Extra Mile Contest

Our agency is nothing without your loyalty and faith in us. Each month we draw from those who have referred someone to our agency during the prior month and they get a gift coupon for dinner and a movie—they also entered in our end of the year drawing for four Grand Prizes

Even if your name doesn't appear below this month, please accept my heartfelt "thanks" for your support. I truly appreciate it.

The winners for January and February

Lori Nelson

Steve & Mary Kowarsch

Thank you to those that referred your friends, relatives and co-workers to our office. If we missed your name please let us know and we look forward to entering more people in our drawing next time.

Steve and Mary Kowarsch (2)

Jerry Madsen

Doug Peterson

Robert Pechmann

Carl and Shannon Kratzke (2)

Roxanne Avise

Dennis and Judy Johnson (2)

Barb Harding

Mitch and Adrielle Bollin (3)

Lori Nelson

Lyn Weber

Susan Hoffman

Beth Dwallibee

Peter and Linda Pream

John Gunderson

Michele Weaver

Coleen Peterson

Gary and Donna Lundeen

"Don't look to become a person of success, look instead to become a person of value."
Albert Einstein

Security-Victor Insurance Agency

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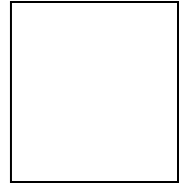
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Western National

2010 Going the Extra Mile Referral Program

Do you have a friend, family member or an acquaintance at work, church, gym, etc who would benefit from our service. Just have them call us for a FREE, no obligation quote on their home, auto, life, health or business insurance and we will enter them in our

“Going the Extra Mile” contest which features

MONTHLY WINNERS

Dinner and movie for two

AND

4 “GRAND PRIZES”

#1 250 Gas Card

#2 Laptop computer

#3 Big Screen TV

#4 \$1,000 Cash (For you and Your Charity)



Also, every referral gives you an opportunity to chose a charity to have \$5 donated to:

Community Helping Hand
or
Lakes Area Youth Service Bureau