



WALLACE FARM

Brewster Insurance Agency, Inc. Newsletter

STORM DAMAGE

Tornado Damage

by Cindy Gangwer

As I'm sure everyone is aware, Central Indiana was hit with a wave of tornadoes the last weekend of August. Some of our insureds sustained minor damage, others major damage. At this time we are working with our insureds and the company adjusters to make sure that 1) our insureds are in a safe environment, 2) the debris is being removed from their property and 3) that repairs and rebuilding is taking place.

Safety First! Fortunately no one was seriously injured in these storms. We've heard many stories about where people took shelter and how they protected themselves. What a blessing amongst the destruction!

Reminder: Make sure you know the credibility of the people/businesses you hire during a catastrophic incident. There were many scammers in Kokomo telling homeowners that they had been sent by their insurance company and that their work was pre-approved. Do not sign anything pertaining to your loss without checking with us &/or your claims adjuster first. If possible secure whatever items you can. One of our agents observed looting in Kokomo.

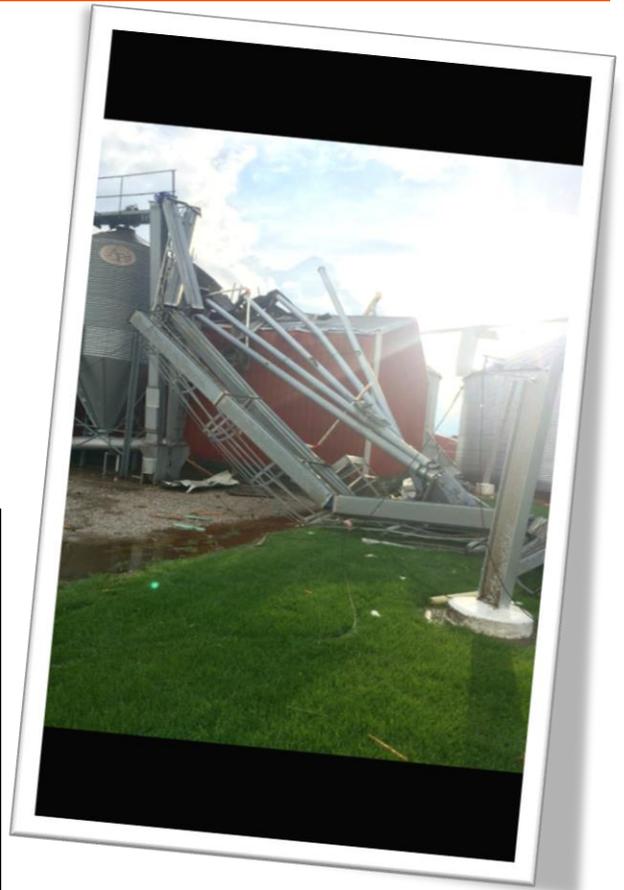
Emergency phone numbers are on our answering machine for you to use if you incur a major loss after our business hours.



Graham Home



Wallace Farm



ADDITIONAL STORM PHOTOS

Auto Insurance.

Bodily injury liability insurance protects you and your assets in the event you cause a car accident and injure or kill somebody else. If the other party sues you for their injuries and wins, your liability insurance will pay the damages up to your coverage limits. If you don't have enough, the courts can—and will—seize any assets you own.

The coverage limits required by law, however, may not cover your needs. Here in Indiana, the

minimum required bodily injury liability coverage is \$25,000 per person/\$50,000 per accident.

But what happens if you own a home worth \$100,000 and you are found responsible for injuring somebody in a crash and ordered to pay them \$100,000 in damages?

This minimum bodily injury liability insurance only covers you for \$25,000 for any one person.

You will be responsible for an additional \$75,000 in damages, even if it means the court has to put a lien on your house. If you lend the car to a friend or family member and he or she causes an accident, you are still responsible as the owner of the vehicle.

Therefore, it's important to buy bodily injury liability car insurance that will cover at least the value of your assets. In this case, you should have limits of at least \$100,000/\$300,000.

Often, bringing your auto insurance liability coverage limits in line with what you need is not a

large increase in your premium and is well worth it if an accident happens and you have assets to lose.

PUTTING CARS IN STORAGE

We have been advised that reducing coverage on vehicles that are stored to "comp only" is no longer going to be allowed on personal auto policies.

As you are aware, the state requires that you show proof of insurance at the time you register your vehicle and purchase a license plate. As long as the

vehicle is registered and plated in Indiana the owner must keep liability coverage on it to comply with state law. As a result, liability coverage cannot be removed, even when your vehicle is in storage. (Collision coverage will be able to be removed during storage.)

DRIVING FOR HIRE

ACCEPTING MONEY FOR ANY REASON WHILE DRIVING PASSENGERS IS CONSIDERED 'DRIVING FOR HIRE' AND IS NOT COVERED UNDER THE PERSONAL AUTO POLICY. THIS INCLUDES, BUT IS NOT LIMITED TO, DRIVING FOR UBER OR LYFT.

Open enrollment for health insurance is 11/1/16 through 1/31/17. Call and speak with Curt Bennett for information.



Crop Insurance

As harvest approaches crop yields are a hot topic here in the office. If you are a farmer and would like information on crop insurance please call or stop by.



☺ Actual Claim quotes ☺

"The gentleman behind me struck me on the backside. He then went to rest in a bush with just his rear end showing."

"I was thrown from the car as it left the road. I was later found in a ditch by some stray cows."

"In an attempt to kill a fly, I drove into a telephone pole."



If you are an Auto-Owners / Property Owners policyholder there are discounts available on personal, commercial and farm policies for the addition of a Life Policy. Many times the discounts are enough to pay for the life policy premium.

This newsletter is for informational purposes only. Read policy contracts for further details.





We continue to provide insurance for your family, friends and neighbors because you have referred them to us. We want to sincerely Thank You!

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