

## WHEN IS A COMMERCIAL POLICY NEEDED

- PAID FOR SNOW-  
FLOWING
- PAID FOR  
TRANSPORT
- DELIVERY
- DOOR TO  
DOOR SALES
- ADVERTIS-  
ING ON VE-  
HICLE

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## Get Your Snowplows Covered Correctly

As the winter months approach with the memory of last years crazy long wintery months still vivid in our minds, some folks will consider adding a snowplow to their trucks and make a little extra money. While this is not necessarily a bad thing, it could turn into a nightmare if you don't first consider how to insure yourself properly.

The private passenger insurance policy you have for your vehicles is not meant for things such as transporting people for a fee, deliveries, or paid snowplowing.

Your personal auto policy is meant for the purpose of insuring you against the standard perils of to and from work and recreational activities. Once you get paid for snowplowing, you've left



**“In the case of snowplowing (for money), or even delivery driving, you’ll need a commercial policy in order to cover the risks....”**

the door open for many possible consequences and liability concerns that are not wrapped into a personal auto policy. In the case of snowplowing, or even delivery driving, you'll need a commercial policy in order to cover the risks

associated properly. While the premium may be a little more, it is worth it in the event that a claim arises as your personal auto policy will rightfully deny a claim if the vehicles are being used in a commercial manner.

As with most things, careful consideration should be given when thinking about either of these types of activities. Talk with your Absolute Agent to find the best and most affordable way to insure yourself properly before engaging in these types of business pursuits. Often times, a few minutes of going through the in and outs may end up saving you big in the event of a claim or liability concern.

Let us help you find the right policy and price for your needs.

## Save Time & Billing Fees; Go With EFT

The concept is not new; allowing an insurance company to draft the monthly premium directly out of your checking account. It's a trend that has been growing for quite some time now and has been saving clients time, energy, and billing fees from the beginning.

This concept has grown increasingly popular with clients and we highly recommend the switch. Each month an insurance company has to manually mail out a paper bill, they include a billing fee that can range from \$5 - \$8. These fees can really add up, some totaling nearly \$100 per year! In addition to no or sub-

stantially reduced billing fees, most companies also offer a separate discount just for the client choosing to allow the EFT rather than send payment by mail or "PayPal" or other online bill pay features.

Start saving more today and set your account up on EFT!

**Remember: You can give a man a fish and he can eat for a day, or you could have that man call Absolute and save money all year!!!**



*“Just as motorcycles and ATV’s have their own type of policies, so to do snowmobiles.”*

*“Aside from the sheer mental prep & fortitude... we also have to consider protecting our... homes.”*



## Insure Your Snowmobile Properly

It’s getting to be that time of year, when motorcycles and ATV’s are being put away in storage while the snowmobiles are being brought out. If this winter shapes up anything like last year, than this will be another great year for outside snow-related fun (that should translate into another bitter cold and snowy winter for the rest of us!)

Most people typically know to get out the thick coats, hats, gloves, goggles, and scarves to protect against the worst winter has to offer us, but one should not forget about whether or

not they’ve checked up on their snowmobile insurance to protect them from the other elements that may occur during the recreational fun.

Just as motorcycles and ATV’s have their own type of coverage, so to do snowmobiles. We offer specially designed policies from industry leaders to make sure you can get the most out of your winter-time fun without the bothersome worries of whether or not you protected properly. Whether it be physical damage protection to make sure your snowmobile is protected itself

or the vast array of liability protection, we strive to make sure you are worry free for the season opener.

While we are not rooting for winter this year, we are rooting for you and the time you’ll have this time of year to enjoy the best an lowan winter has to offer.

Remember, just as it is important to do occasional check-ups on your auto, home, motorcycle, and boat policies; it is also a good idea, and a good time, to explore getting or checking up on your snowmobile policy.

## Time to Winterize Your Home!

With winter finally arriving, now is definitely the time to consider gearing up for what could be a repeat of last years amazingly long, bitter, and icy winter. Aside from the sheer mental preparation and fortitude that is required of us staunch Mid-westerns, we also have to consider protecting our investments, such as our home. According to Christopher Soloman, of MSN Real Estate (<http://realestate.msn.com>) there are 10 important things to consider before winter hits full blast.

### 1. Clean those gutters.

Once the leaves fall, remove them from the gutters. Clogged drains can form ice dams, in which water backs-up, freezes and causes water to seep into the house.

### 2. Block those leaks.

Block your obvious leaks, such as doors, windows, recessed lighting, and electrical outlets.

### 3. Insulate yourself.

In the US, you need a minimum of 12 inches of insulation in your attic.

### 4. Check the furnace.

Have your furnace inspected annually. The inspector should check:

- That the thermostat and pilot light are working properly.
- Make sure that the fuel pipe entering the furnace doesn’t have a leak.
- Check the heat exchanger for cracks (a crack can send carbon monoxide into the home).
- Change the filter.

### 5. Get your ducts in a row.

Make sure your ducts do not have pinches or gaps in them. You should also have them vacuumed out every couple of years to increase efficiency and reduce respiratory problems.

### 6. Face your windows.

Time to either put up the storm windows or at least put up the window insulation kits.

### 7. Don’t forget the chimney.

Get your chimney cleaned. This is a must if you have and use a fireplace.

### 8. Reverse that fan.

Redirect the airflow in the ceiling fans in order to feel the warm air and not suck it up.

### 9. Wrap those pipes.

Protect your pipes from freezing and bursting.

### 10. Check those alarms.

This is a great time to check your alarms and change out the batteries.

Hopefully these tips will help you stay warm, avoid damage, and save you some money on energy costs!

# Water Damage: Tips From PuroClean

If you are involved in insuring, managing or owning real estate, you have received many calls from clients who have suffered a water loss. After all, statistics indicate that over one million water damage incidents occur every year. The average American uses between 80 to 100 gallons of water a day, and that sometimes it goes astray and leads to a disaster. The best “solution” is to help your clients prevent water damage from occurring in the first place!

These are some of the most common sources of claims and tips on how they can be avoided:

**INCOMING WASHER HOSES** are the most common source of water damage in a home. Inferior hoses can become brittle over time, causing them to burst. The best solution is to simply turn the hose valves on and off as we start and finish the task of washing clothes. Although the washing machine manufacturers post a small notice recommending that the hoses be replaced every five

years, this notice is seldom seen and rarely followed. The next line of defense is to replace existing hoses with wire-braided, high-pressure hoses.

**ICE MAKER LEAKS** are very common and very damaging. Continual, slow leaks can migrate under vinyl, stone and other flooring without notice. At least once a month, move the refrigerator or other appliances and physically check for any water damage or signs of leaks.

**FREEZING PIPES** are more vulnerable to winter cold in Southern climates. Pipes are more likely to be located in unprotected areas outside the building insulation and homeowners tend to be less aware of potential freezing problems, which may occur only once or twice a season. In Southern states the “temperature alert threshold” is 20 degrees F. The most common solution for vul-

nerable pipes is to wrap them with foam or fiberglass insulation sleeves. On nights when the forecast predicts that temperatures will dip to 20 degrees or below, let faucets drip slowly to keep water flowing through pipes that are vulnerable to freezing.

Should you have experienced any of these problems, please contact David Todd at the phone numbers and website to the right.

*Article provided by David Todd of Puroclean Disaster Restoration. Give David a call today for all your service needs: 515-270-1671 or [www.puroclean.com/office/502](http://www.puroclean.com/office/502).*



# Absolute Kitchen: Rum Dum Cake

Back when I was a kid, my Mother would make this cake for special occasions. It has always been one of my favorites, but it WILL NOT HELP TO KEEP WEIGHT OFF!!!

- 1 cup sugar
- 1/4 cup butter
- 1 egg
- 2 cups diced apples

- 1 cup flour
- 1 tsp baking soda
- 1/4 tsp salt

**SAUCE:**

- 1/2 cup sugar
- 1/2 cup brown sugar
- 1/4 butter
- 1/2 cup heavy cream

Mix all ingredients (except SAUCE) in one bowl, in order. Bake in greased 9x9 pan in preheated oven at 350 degrees for 45-50 minutes.

For sauce, mix all ingredients in saucepan and bring to boil. Serve hot over the rum dum cake.

Now, after you gain 5-10 pounds from this, please remember— you’ve been warned!!! ENJOY!!!



# Winter is Here! Protect Yourself with Answers from Auto Glass Center.

Article provided by: Dominic Chiovaro [Auto Glass Center: 515-270-8099 or 800-773-6375 \(www.autoglasscenter.com\)](http://www.autoglasscenter.com)

Our winters are a beautiful time of year, but unfortunately it also the time of year with the greatest opportunity for vehicle accidents and severe injuries due to snow, ice and reduced visibility. Many of us are busy making sure our vehicles are ready for winter by having the brakes, tires, alignment and other safety features checked, but what about the windshield. Did you know the windshield was the number one safety device added to the vehicle many years ago?

Did you know that a chip in your windshield will cause a visual distraction when headlights or the sun glare off of it? Sudden distractions cause accidents. Did you also realize that when you turn on your defrosters in the winter it will cause small chips in your windshield to break and run?

The windshield in today's automobile is an important component in the safety systems of your vehicle. The windshield supports your air bags in frontal collisions preventing you and your family from severe injury or death. Air bags deploy at a very high rate of speed using the windshield as a reactionary surface providing a cushion between you and the hard surfaces of the vehicle. Any cracks or breaks in your windshield can hamper the effectiveness of the windshield as a support device for the air bag. The windshield is also a critical component in supporting the roof of your vehicle giving you ample room between you and the roof in a roll-over accident.



If you have a chip in your windshield it is a smart idea to get it fixed right away not only will it make you safer but a repair is much cheaper than having it replaced. In fact many insurance companies wave your deductible and pay for the repair, meaning no out of pocket expense for you at all. Repairs are quick and seldom require an appointment. They typically clear up visibility and will return your windshield's structural integrity.

## You've Got Some Q's : We've Got the A's

**Q:** I am a pizza delivery driver and I hit another vehicle. My policy will cover the damage, right?

**A:** NO. A personal auto policy will not cover a vehicle being used for delivery purposes. The same policy will also not cover paid-for snowplowing or people transportation (i.e. taxis).

You would need to have a commercial auto policy in order to cover this vehicle and the liability properly.

If you engage in these types of business, call your Absolute Agent today to ensure you have the right policy!

**Q:** I failed to pay the renewal, but companies have a grace period, right?

**A:** NO. If the renewal payment has not been paid, then there is no coverage at that moment. There are no grace periods on renewal payments as the policy period has expired. These are handled differently than regular monthly bills that do have a short grace period.



## It's Tax Time Again!

For help with taxes we recommend the following services:

For simple individual or married returns:

Michael McClimon  
PH: 515-255-8500  
mmclimon@gwnsecurities.com

If you need a CPA, we use the following:

Ivan Ging  
PH: 515-256-6326  
ivan@ivanging.com or

Daniel Kealy  
PH: 515-480-0646  
dekealy@msn.com

Each of these individuals are trusted friends of the agency and come with high recommendations from us!



### Absolute Insurance Agency, LLC

7400 University Ave, Ste A  
Clive, IA 50325

Phone: 515-279-2722

Fax: 515-279-7320

E-mail: [Jeff@insaia.com](mailto:Jeff@insaia.com) or [Dan@insaia.com](mailto:Dan@insaia.com)

[www.insaia.com](http://www.insaia.com)

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