

## CUSTOM HOME OPTIONS:

- Identity Theft
- Scheduled Personal Property
- Water Back-up of Sewers and Drains
- Earthquake

Contact your Absolute Agent for additional info on these options prior to the next issue.

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## Custom Home Insurance Series: Part 4

The final installation of the Custom Home Insurance Series focuses in on a little known and often times neglected home insurance endorsement: Earthquake coverage.

While we do not live in California, with a constant barrage of information, warnings, and occurrences, it is not unknown to the Midwest to have devastating earthquakes occur.

The fault line that we are most concerned with in this region of the US is the New Madrid fault line. This fault line and Seismic Zone runs between St. Louis and Memphis.

According to some "Danger Zone" maps, most of Iowa would feel the seismic activity while indoors, while Southeastern Iowa



**Further protect your home by requesting the addition of the earthquake endorsement.**

could actually have unstable objects overturned.

While it may not lead to the same type of damage seen in California, a substantial amount of property damage could very well be evident in or around

Iowa. Unfortunately, earthquake coverage is not an automatic coverage on your home owners policy. It is an endorsement that can be added to your policy and normally functions with a percentage deductible. By this, a person can have earthquake coverage at a 5% deductible, where the percent is derived from your total dwelling coverage. By this, if your home is insured to \$100,000, your 5% deductible would be \$5,000.

The cost of this endorsement ranges from company to company along with deductible options but is typically between \$40 - \$80 per year for this additional coverage added to your existing homeowners policy. Call your Absolute Agent for further coverage details.

## Spring Sump Pump Maintenance

If you have not done so already (my pump has been running 24/7) you should perform your routine maintenance of your pump as per your manufactures instructions to ensure it is in proper working order. Make sure you unplug your pump before doing any maintenance. Your sump pit

should be free of debris and your float should move freely. After inspecting your pit and pump, plug it in, and fill up your pit with water and give it a test run. Many claims are from people who have had a sump pump for years and never used it. The time they needed the pump to work, it was

not in good working order. A battery back up is another wise investment since your pump works off electricity. Typically, your power fails when in the midst of a bad storm and your pump is filling with water. It is recommended to check your pump at least twice yearly.



*“An independent insurance agent ... can make sure you have the specialized coverage you need to protect your boat or bike.”*

*“It’s important to consider the cost of auto insurance... (as the) insurance can add significantly to the vehicle’s total cost.”*



## Tips For Protecting Boats And Motorcycles

Before you take your motorcycle on the road or put your boat on the water, it may pay to be certain your insurance is ship-shape. Motorcycles and boats are often significant investments, and the right insurance policy can help protect them. Here are a few tips, courtesy of Absolute Insurance:

- Evaluate your specific needs. Insuring a boat or a motorcycle is different than insuring your car or home. A specialized motorcycle policy, for instance, can provide coverage for custom paint jobs and after-market equipment that might not be covered if the bike were just added to a generic auto policy.
- Similarly, a specialized boat

policy could cover things like the cost to replace lost or damaged fishing gear and costly services such as emergency on-water towing and fuel-spill cleanup. You probably wouldn’t get this coverage by adding a boat to a homeowner’s policy.

- Consult with an **independent agency** – like Absolute Insurance. Unlike “captive” agents who represent only one company, independent insurance agents and brokers are licensed insurance professionals who represent several companies. They can offer you a variety of coverages, review and evaluate your policies, suggest new coverage options that meet your changing needs and answer

your questions.

“An independent insurance agent or broker can make sure you have the specialized coverage you need to protect your boat or bike,” said Jim Lloyd, of the Progressive Group of Insurance Companies. “Some insurance companies provide only bare-bones protection for your boat or motorcycle by simply adding it onto your existing auto or homeowner’s policy, but independent agents and brokers can review and evaluate your needs to help match you with the company that will provide you with the combination of specialized coverage, service and price that’s best for you.”

## Seven Shopping Strategies for New Car Buyers

New car shopping can be a lot of fun, especially if you’re a car enthusiast. But others can find the experience stressful and tedious. Either way, there’s a lot to think about. According to a survey of car shoppers, overall purchase price is the most important factor when shopping for a new car (46 percent), followed by make and model (31 percent).

Safety and performance come in a distant third, tied at seven percent. But whether you’re turned on or turned off by the dizzying array of car choices, trim options, “expert” reviews, incentives and other deals, it definitely pays to approach car

buying strategically.

So if you’re in the market for a new vehicle and you find yourself having trouble keeping a clear head, just keep these strategies, courtesy of Absolute Insurance, in mind:

1. Decide how much money you can spend and what type of vehicle best suits your needs. Just looking for the basic transport capability of a small or medium sedan? Or do you need the hauling capacity of a van or SUV? Something practical? Something sporty? Something in between?
2. Research crash tests and accident data available from the Insurance Institute for Highway Safety.
3. Shop around for financing. If you can, apply for and get approval for a loan from a bank, credit union or other financier before you even visit the dealership. Being a “cash buyer” gives you an advantage when you do finally meet with the dealership’s financing person.
4. Test drive the car. Try to drive in conditions that will be similar to those under which you’ll drive every day.

5. Check pricing for your desired make and model at two or three dealerships and use that information to help you negotiate the best deal.

6. Get a firm quote, in writing. This should include not only the cost of the car, but any fees and the sales tax.

7. Inspect your new car carefully before driving off the lot. Make sure all the options you’ve ordered are included and that the body and paint are free of scratches or dents.

Finally, it’s important to consider the cost of auto insurance, although it seems that few people realize that what they pay for insurance can add significantly to the vehicle’s total cost.

Wise car buyers know to shop around for insurance and find out how costs compare. They also know to visit an independent insurance agency – like Absolute Insurance. We can check with several companies to find the best combination of coverage and price.

# Four Questions to Ask to Get the Right Auto Policy

Using the right tool for a job is key to success in any profession. Experts say the same principle applies when selecting an auto insurance policy. Having the right type of policy can help ensure that you, your employees and your business are all protected in the unfortunate event that one of your vehicles is involved in an accident.

If you're a business owner and you or your employees use a vehicle for business-related deliveries or to carry certain materials to and from a job site, you may need a commercial auto insurance policy that's tailored to more closely suit the needs—and risks—of a business vehicle operator.

Here are some questions that can help you determine if you might need a commercial auto policy instead of a personal auto policy.

- Do you need more liability coverage than your personal auto policy provides? Generally, a commercial auto policy provides higher limits of liability, but less or no coverage in areas that are typically not associated with commercial auto risks.
- Do you need special coverage for situations associated with conducting business? Commercial auto policies also usually offer certain coverages—such as hired and non-owned auto

coverage and coverage for towing a trailer for business use—that are not available with personal auto policies.

- Do you need to list any employees as drivers? You can do this with a commercial auto insurance policy.
- Do you use your vehicle for business purposes? If you use your vehicle for things like pizza or newspaper delivery, catering, door-to-door consulting service, landscaping or snowplowing service, logging business, day care/church retreat van service and/or farm-to-market delivery, you might need a commercial auto policy.

*Help put the brakes on high cost auto insurance by inquiring on the discounts you are entitled to.*

## How to Save Money on Your Auto Policy

- Ask us to check several companies' rates. This is the single most important thing you can do to get the best possible rate—and we can do it for you quickly and easily. The difference between the highest and lowest rate available to you from different companies could vary by hundreds of dollars.
- Reduce or drop physical damage coverage on an older car. Depending on your car's age and where you live, comprehensive and collision coverage may not be worth keeping. We can

give you advice on whether it makes sense to reduce or drop this coverage altogether.

- Raise your deductible. According to the Insurance Information Institute, raising your deductible from \$200 to \$500 could reduce your collision and comprehensive cost by 15 to 30 percent. In addition, because the average driver files a collision claim only once every ten years, odds are that over the lifetime of your car, a higher deductible will save you money. We can show

you how raising your deductible will lower your premium.

- Look for discounts. Many insurance companies reduce premiums for certain driver traits or car features. For example: being a homeowner for more than three years, nonsmoker, non-drinker, students with good grades, senior citizens who have taken an approved defensive driving course, people who only drive for pleasure, cars kept in garages, antilock brakes, anti-theft devices, air bags, etc.

## Absolute Kitchen: Spring Rhubarb Salad

Recipe submitted by Bessie Eastvold.

- 2 Cups diced rhubarb
- 1 Cup sugar
- 1 Cup water
- 2 (3 oz) boxes of Strawberry Jell-o
- 8 oz carton Cool Whip.
- 3/4 cup cold water

Directions:

- In medium sauce pan, cook the diced rhubarb, cup of water, and the sugar until mushy.
- Add the Jell-O and cold water.
- Place in servable container.
- After that starts to jell, add the Cool Whip.
- Enjoy!

If you have an all-time favorite recipe that you'd like to share, please feel free to email the recipe to [Dan@insaia.com](mailto:Dan@insaia.com).

The Advisor would like to thank Bessie Eastvold for this recipe submission. We hope that it turns out well for all those who try it!



# Helping your Friends is Now Easier

Many times people don't think too much about their coverage and rarely is it a topic amongst polite conversation. Its one of those things that almost gets placed along the same sidelines as religion and politics.

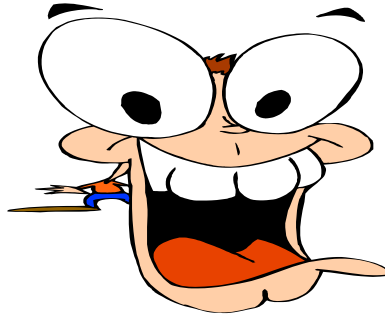
At Absolute Insurance, we understand that. Our focus is to make insuring your priorities as simple and cost effective as possible.

Next time you hear your friends or family discussing their insurance and possible needs, please give us some consideration. Not only will we tailor make a policy or policies for their specific situation, we will also send you a check in the mail for \$5 (as long as they say the referral came from you).

You will have the satisfaction of knowing your friends and family are

covered properly and as well as benefiting from the referral money. Your friends and family will also be thankful for your help in guiding them to Absolute Insurance.

We are also now conveniently located on the internet at



**After seeing the savings that Absolute did for you, imagine what we can do for your friends!**

**WWW.INSAlA.COM.** Once on the site, you will be able to see the companies that we represent, make a payment on an existing policy, or request a quote. Since we are not a cookie cutter agency, with one size fits all policies, our request for a quote asks for contact information, as we will either call or email (whichever is more preferable) to make sure we get all the important information. This allows us to get to know you better and generate a quote that will be more accurate and customized for your specific needs.

There is also some great information on different types of insurance products and an interactive map that can help in locating our offices at 7400 University Ave, Ste A in Clive, IA.

**We're on the Web...  
WWW.INSAlA.COM**

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