

## INSURANCE FOR YOUR TOYS

- MOTORCY-  
CLE
- RV
- ATV
- BOAT
- WATER-  
CRAFT

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

515-279-2722

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## Spring Time Fun: Insurance for Toys

Insurance is not like the old one size fits all ball cap. Rather, people with specialized needs will want to get a policy that provides coverage for those needs in specific. Often times, especially with boat insurance, it is often overlooked or attached to a home-owners policy to cover liability, however, often times this is truly basic coverage that may not suit your situation.

Most often, it is better to separately insure your toys with specialized policies that can provide coverage for Custom Parts and Equipment or to add coverage to possible belongings, such as fishing equipment on a boat owners policy.

Much like an auto insurance policy, special coverage can be pur-



**Have a custom bike? Call your Absolute Agent to get the right policy to fit your custom needs!**

chased for towing, roadside assistance, and rental reimbursement on many specialty lines products including motorcycle, RV, ATV, boat, and personal watercraft.

Another important, and often

times, neglected coverage comes by way of the RV, with an optional replacement cost endorsement (if new) and vacation liability coverage. These can be added to your specialty lines insurance coverage at reasonable cost and leave you worry-free.

We understand that these aren't just toys, they are a way of life. Your life. We pride ourselves in partnering with companies that hold this same view and offer competitive rates for specialty coverage in addition to having specialty claims centers with representatives trained specifically to handle your custom needs.

Call your Absolute Agent for further details on coverage and rates.

## Economic Stimulus = Early Retirement

For those who have filed a tax return for the 2007 year, the United States Government has decided to give back! With individuals eligible to receive up to \$600 and couples \$1,200 (plus additional amounts based on number of dependents), the government is hoping to ease the

strain of a wobbly economy. While most people are planning on purchasing consumable items or paying down some burdensome debt, this may be a great time to take that money and invest it in a Single Premium Deferred Annuity and let the magic of compounding interest

do it's work and leverage this government kickback to a possible supplement to your retirement investments.

These types of funds have guaranteed interest rates and are not subject to the ups and downs of traditional stock market trading.



*“Insuring a boat is different than insuring a car or home. Boats require specialized cover-ages.”*

## Better Boating: Tips for Smooth Sailing

Before you take that first pleasure cruise or fishing trip of the season, make sure your boat insurance is shipshape. Insuring a boat is different than insuring a car or home. Boats require specialized cover-ages. To avoid a sinking feeling about your boat insurance, consider these tips from the experts at The Progressive Group of Insurance Companies:

**Evaluate your specific needs.** Some insurance companies provide no-frills boat coverage that is simply added to an existing auto or homeowners

policy. While this sounds good in theory, the reality is that your boat may be best covered if you seek out a specialized policy just for boats, not an add-on to your car or house policy. A specialized boat policy can cover things not likely covered by a homeowners policy, like the cost to replace lost or damaged fishing gear and costly services, such as emergency on-water towing and fuel-spill cleanup.

**Look for a company that offers specialized boat policies.** When there’s a claim,

you will appreciate a company that provides specialized coverage and specialized claims handling. Ask other boaters what company they recommend or your Absolute agent who understands boat policies.

Once you choose a policy, make sure you understand what you’re buying. Your Absolute agent will be able to explain, in layman’s terms, what the different options mean. If you are unclear about something, be sure to ask for an explanation.

## Eight Tips to Gear Up for Motorcycle Season

*“Change the oil and filter before storing a bike... and when you bring it back out for riding season.”*

To steer this riding season in the right direction, you’ll want to make sure your motorcycle—and your motorcycle insurance policy—are in good working order before hitting the open road.

While you should always check your owner’s manual for specific guidelines, here are some general tips for getting ready:

1. **Change the oil and filter.** Many manufacturers recommend changing the oil and filter before storing a bike for any ex-

tended period of time and again when you bring it back out for riding season. Be sure to first start up the motorcycle to warm the engine and then shut it off before changing the oil and filter.

2. **Check the belt or chain.** Make sure it is set to the manufacturer’s recommended tension. If you have a chain, lubricate it.
3. **Check nuts and bolts.** Start off the riding season with a solid bike. Make sure everything is tight. “A well-maintained motorcycle not only assures a fun time, it can save you money by avoiding accidents, which helps to keep your insurance rates down,” says Rick Stern, motorcycle product manager, The Progressive Group of Insurance Companies.
4. **Inspect tires.** Look for any damage and also make sure each tire is inflated to the correct pressure.

You’ve only got two tires, so for maximum stability it is very important to avoid under and over inflation.

5. **Look for fluid leaks.** The easiest way to check for this is to look at the floor under the motorcycle.
6. **Check all lights.** Make sure headlights, taillights, brake lights and turn signals are all functioning properly.
7. **Brush up on your riding skills.** Find a safe place to practice riding skills such as fast stops, figure eights, U-turns, etc., so your ready for the season. You’ll be glad you did.
8. **Update your policy.** Perhaps one of the most important things you can do at the start of the season is review your insurance coverage to be certain you, and your bike, are covered.



# Budget Stretching: Cutting New-Car Costs

One way to avoid sticker shock or buyer's remorse when purchasing a new car is to consider expenses you may encounter down the road.

For instance, experts say that while most people anticipate the purchase price, taxes and registration fees associated with a vehicle, many forget that the insurance they need to protect their vehicle could come with a hefty price tag. Fortunately, there are ways to keep insurance costs down while maintaining the type and amount of

coverage a new car typically requires.

To help consumers control car costs—from sticker price to insurance premiums—The Progressive Group of Insurance Companies offers these tips:

Decide ahead of time how much money you can spend and what type of vehicle best suits your needs.

Research crash test and accident data. You can see crash test video and analysis from the Insurance Institute for Highway Safety online at [progressive.com](http://progressive.com).

Check with several dealerships and get firm quotes in writing. Having quotes from several places can help you negotiate your best deal. Shop around for financing. Rates vary between institutions.

### Insurance Costs

Before you buy a car, you should check into how much it would cost to insure. Try talking with an independent insurance agent—it may save you some money. Unlike “captive” agents who represent only one company, independent agents and brokers offer products from many different

insurance companies. That means more choice and more opportunities for you to find the best coverage and service at the right price.

Here are a few questions to ask your Absolute Agent.

Can I get any discounts for my car's safety features? Your auto insurance premium is based in part on the car's value, the cost to repair it, its overall safety record and the likelihood of theft. Many insurers offer discounts for safety features that reduce the risk of injuries or theft.

How does this insurance company handle claims? Price isn't the only factor to consider. It's a good idea to deal with a company that will be there for you when you need it around the clock.

What coverage do I need? Your specific needs may vary by the age of the car, your personal situation and other factors.

Select an agent or broker who takes the time to answer your questions and who can help you find the combination of price, service and coverage that you need.

*“Research crash test and accident data. You can see crash test video and analysis from the Insurance Institute for Highway Safety online at [progressive.com](http://progressive.com)”*



# Absolute Kitchen: Bell Family (Secret) Beans

- This recipe was unwittingly supplied by Betty Bell (thank you, Mom!),
- 1/2 lbs lean ground beef (cooked)
- 1 small onion chopped fine
- 1/2 lbs bacon (cooked/drained/chopped fine)
- 2 cans Pork and Beans
- 1 can Butter Beans (drained)
- 1 can Kidney Beans (drained)

- 1/2 teaspoon dry mustard
- 1/4 cup of ketchup
- 1/2 cup brown sugar
- 1/2 cup white sugar

Stir together and slow cook for about an hour until warm.

Ready to serve and enjoy.

If you have a recipe that you'd like to share, please send to [dan@insaia.com](mailto:dan@insaia.com).

Also if there is something you'd like to learn how to cook, just send a request in and we'll find a recipe for it!



# Graduation Celebrations and Debt!

It's May, and that means that graduation time is right around the corner. Whether it's high school graduation or college graduation, it's a time of celebration and a time of change for many people.

College students today graduate with an average debt of about \$18,000 after four years, and many have student loan and credit card debt that can top \$40,000 or more. In most cases, the parent is the co-signer on these loans, so they are responsible for payment if something happens to the student.

This is a great time to discuss setting up a \$25,000 to \$50,000 life insurance plan on that student as they prepare to head off to college so that any future student loan debt can be covered. The parents are the ones that will be ultimately responsible for whatever student loans and parent loans are taken out, so covering that debt with life insurance makes sense.

Once the loans are paid off, the parents can sign the policy over to the young adult as a start on a lifelong insurance program. Whether you use our Celestial Life 5 universal life policy or our Guaranteed Level Term policy (both of which have a \$50,000 minimum) or our Simplified Issue

Whole Life policy (which can cover an individual up to \$50,000), the important thing is to get the coverage in place.

Now is also a great time for the college graduate to consider life insurance to cover their debts now that they are moving into the working world. A \$50,000 universal life policy at age 22 will run the new college graduate about \$25 per month – less than the cost of a pizza a week. A \$100,000 policy would run about \$44 per month – or just \$10 per week. The life plan will give the new graduate a base of life insurance coverage upon which to build as he or she moves through life, plus cash values that can be used for a variety of life-changing situations.

Contact your Absolute Agent for further details and eligibility.



**Graduation marks a turning point in a young persons life, as well as, an introduction to debt!**



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