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- TAXIS
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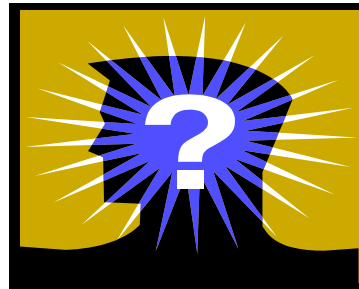
Commercial or Personal Auto: Which is Right?

If, like many Americans, your family car is also used for purposes that could be considered commercial use, you may want to steer yourself into a chair and look over your insurance policy.

You'll need to consider buying a commercial policy or make sure your existing policy covers the vehicle for business use. Every company has different guidelines and may surcharge for business-use coverage on a personal auto policy.

The Progressive Group of Insurance Companies has put together these four questions you may want to consider:

- How do companies deter-



mine commercial use? One definition could include "engaging in transporting goods for compensation or fee".

- Do you need more liability coverage than a personal auto policy provides? Generally, a commercial auto policy offers higher limits of liability, but

less or no coverage in areas not associated with commercial auto risks.

- Do you need special coverage for situations encountered while conducting business? Commercial auto policies usually offer these coverage and they're not normally available with personal auto policies such as hired and non-owned coverage.
- Do you need employees as drivers? Commercial policies allow you to list anyone you employ. That is not an option on a personal auto policy.

We've added 2 new agents!

Absolute Insurance is proud to announce the addition of new insurance agents. We would like to introduce to you: Matthew Biretz and Kristopher Buldhaupt. We brought Matt on due to his 10 years experience in the commercial/Business insurance. He is also very well versed in personal lines.

Kristopher will focus on personal lines insurance as well as life insurance.

Both Matt and Kris have a tremendous focus on the client and are committed to not only reviewing and finding the best coverage, but also saving their clients as much money as possible.

We are very excited to be adding on both Matthew and Kristopher to the team. Both have unique skill sets that will assist us in providing you the service you expect from your Absolute Agents and both are ready and willing to assist our clients with their insurance needs. Send them a referral today!

Remember: Absolute Insurance is still paying \$5 for referrals!
Feel free to send your family and friends to our new agents too!!!

Life Insurance is Even More Important Now!

Life insurance is now more important than ever. With the recent turmoil in the stock market and the economy, and with hundreds of thousands of people without jobs, life insurance is still the easiest and most affordable way to care for your family after your passing.

At Absolute Insurance, we offer many different types of life insurance and can examine your individual needs. Life insurance is definitely not a “one-size-fits-all” product. Your needs, budget, and age will greatly determine the type and benefit amount that will suit your family best. For instance, you may have an immediate need for coverage due to debt from a home mortgage, where term life insurance is an affordable option, but you may still have a need for a permanent policy after that need is covered, through the use of a Whole or Universal life insurance policy. Sometimes, a combination of



both term and a permanent product is the best fit for your budget.

Fact is, most Americans recognize the use and need of life insurance, however, the numbers of those actually insured appropriately are staggeringly small. Perhaps the myth that life insurance is overly expensive is still prevalent, but the fact is that people are living longer than ever before and that translates into the most affordable life insurance market ever. In fact, compared to 10 years ago, life insurance rates have dropped rather substantially.

Another obstacle for the purchase of life insurance is the idea that employers cover it. This may be true, but very few individuals have any idea of how much will be provided for their families at that time. It is best to purchase a policy on your own. In this way, you’ll know the benefit amount and have the control needed in order to sleep knowing your family is covered correctly. Also, should you become laid off or lose your job altogether, you’ll not have that employer coverage any longer. It is always best to view employer coverage as secondary coverage and not depend on it forever.

Given the recent events in our country, now is the time to look to your Absolute Agent for life insurance, as the days of employer coverage may be nearing an end, as are pensions and employer sponsored retirements. Don’t be caught before its too late.

People buy life insurance for one reason: because they love someone. Contact your Absolute Agent to discover how affordable peace of mind really is!



Absolute Kitchen: Pineapple Salsa

I’ve tried another version of this and ate on top of a pork chop. Give it a try— it is amazing!

- 1 cup finely chopped fresh pineapple
- 2 tbsp finely chopped red onion
- 2 tbsp finely chopped green onion
- 1 tbsp finely chopped red bell pepper (optional)
- 1 tbsp finely chopped fresh cilantro
- 1 tbsp honey
- A dash of ground red pepper, cayenne, or chipotle
- 2 teaspoons finely minced jalapeno pepper
- Juice of 1 fresh lime
- 1/4 teaspoon black pepper

Combine all ingredients; cover and refrigerate for an hour or more to blend flavors. Serve with grilled or broiled fish, chicken, or pork. Makes about 1 1/3 cups. Recipe provided by About.com. ENJOY!



You've Got Q's: We Got The A's

Q: The color of my car affects my insurance rates, right?

A: False. The color of your car does not impact your car insurance rates. What does influence the rate is your vehicle's year, make, model, body type, and engine size, along with your credit history, driving record, and geographic location.

Q: No Fault Insurance means it's not my fault, correct?

A: No. It means that your company will pay for the damage to your vehicle (if physical damage is purchased) regardless of whose fault it is. This type of policy is not available in Iowa and is a state specific type of coverage. I, for one, am thankful that Iowa has not adopted this type of policy!

Q: If I recently paid my insurance bill, the new car I just bought is covered?

A: Yes, to a point. Most insurance companies require that you notify the company or the agent within a specified number of days after the purchase. There is a short grace period where the coverage does automatically transfer from one full coverage vehicle to a new full coverage vehicle.

Q: If I lend my car to a friend and they get into an accident, then will their company cover the damages?

A: False. Your car, your responsibility! However, your friend's insurance could act as excess insurance if the damages exceed your policy limits.

Q: I don't want uninsured/underinsured motorist because I don't want to pay for those drivers cars!

A: This is a common misconception. That coverage is purely for your protection. It pays for your lost wages and medical bills if you are struck by a driver without or not enough coverage (relative to the accident). It does not pay for ANY vehicles, yours or theirs.



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