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- FINISHED A  
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- FLOOD  
RISKS
- NOT  
LOOKED AT  
YOUR COV-  
ERAGE FOR  
A WHILE

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## Summer Wrap-up

As I work up this month's edition of the Absolute Advisor, the Iowa State Fair is in full swing and the weather has turned out more favorably than any Fair weather in recent memory. At this point, I must take a momentary pause and review the hectic summer that had befallen our great state.

Whether it was the initial string of tornados, the historic flooding, or the constant barrage of hurricane level storms with piercing rain and damaging hail, we've endured the worst that mother nature can throw at us— knock on wood. The summer of 2008 has been one that will fill the record books for all the wrong reasons. Perhaps a footnote will be attached to testify to the Mid-western work ethic and resolve. It is the rugged individualism



**The summer wanes, learn from the lessons of one of the most destructive seasons in 15 years.**

expressed in the words and deeds of the Iowan's impacted by the events of the summer that should be remembered and embraced by the rest of the nation and emulated from sea to shining sea.

Given our extreme weather this year, it is a good idea to take a look at your coverage and determine if you have a need for the Water Back-up of Sewers and Drains endorsement or if a Flood Insurance policy is required in order to prevent future losses. This year was devastating to numerous families and communities at large and this year should serve as an important reminder to have your coverage keep up with you. For instance, if you just finished your basement, and don't have the Water Back-up coverage, now would be a great time to get that added.

If you have questions regarding your coverage, you can always contact your Absolute Agent to help you understand your risk.

## Absolute Joins "Moving Iowa" on WOW FM

Beginning in August, Absolute Insurance has become a sponsor of the weekly radio talk show, **Moving Iowa** featuring JC Walker of Iowa Realty. Occasionally we will be guest speakers.

The show, which is on Saturdays,

between 12:00-1:00 pm is the premier home buyer and seller radio show in Iowa and is on 98.3 WOW FM and 940 AM.

We are very pleased to be a part this program which focuses on the education of buyers and sellers of homes and discusses all

the other moving parts associated with such. In addition to that, the show also discusses current market trends and things that can be done to assist in the sale of the home. Luke Landis, of Heartland Mortgage is also a frequent speaker to discuss the mortgage industry and the op-



*“Don’t take a gamble on nothing bad happening (in the off-season). Keeping the policy in force may save you money.”*

*“Permanent life insurance... offers peace of mind security, just like a home.”*

## Off season: Keep the Boat Insured

Summer is over, and you’ve taken your boat out of the water. To save a few dollars, you cancel your boat insurance. After all, what could possibly happen to your baby while it’s hibernating? A lot, according to Progressive. “You’d be shocked at the number of claims filed in colder months,” says Dominic Mediate of Progressive. “Nearly two out of every 10 Progressive boat claims filed in northern states happen between Labor Day and Memorial Day.” Don’t take a gamble on nothing bad happening. Common off-season claims include: **Fire,**

### **theft, vandalism and flooding**

Most claims are filed for one of these reasons, which can occur anytime of year. Without coverage, boats damaged by fire, theft, vandalism or flooding aren’t protected.

### **Injuries that occur on or around your boat**

Some boaters don’t realize they could be responsible for injuries that occur on or around their boat — even if the injured person was there illegally. Without liability coverage, you could be responsible for the damages or the injured

person’s medical bills. Keeping your policy all year round might also save you a few bucks. For example, Progressive’s disappearing deductibles reduce your Comprehensive and Collision deductible 25 percent for every claim-free policy period. Four policy periods in a row without a claim equals a \$0 deductible. Canceling your policy could mean paying more or the entire deductible, generally \$500 or \$1,000.

Check your policy and consult with your Absolute Agent before making any decisions.

## Life and Home: Similarities Galore

Why do some people buy houses for their primary residence instead of living in apartments? In most cases, there are a number of reasons, ranging from the desire to own instead of renting to tax-advantaged growth to building equity to overall security. Do any of those reasons sound familiar?

Permanent life insurance offers many of the same benefits as home ownership.

You buy a home because you want permanence, a place to put down roots, because you are always going to need a place to live. Renting an apartment is generally a temporary solution to housing needs. Buying permanent life insurance, whether it be whole life or universal life, is what one does to cover a need that will always be there. Term insurance is temporary, and the premiums continue to increase, just like rent on an apartment.

Permanent life insurance also offers equity buildup, just like home ownership does. The cash values will generally increase from year to year and can provide equity that can be tapped for emergencies, for college funding, for additional retirement funding, or for many other needs, just like home equity. The growing cash values in the permanent life insurance

policy also offer tax advantages because you don’t pay income taxes on the growth as long as it stays in the policy. The earnings are income-tax deferred. You can say the same about a home in that you don’t pay income taxes on any increase in the value of your home as long as you live there. Once you sell the home, you may have capital gains tax to pay on the growth if the gains exceed allowable levels and the money is not reinvested in another home.

Permanent life insurance also offers a peace of mind security, just like a home. You know it’s always there protecting you from whatever storms may come, financial or otherwise. Term insurance, on the other hand, eventually will go away because the price gets too high to continue.



# All Roads Lead to Absolute Insurance

With the summer season winding down now is a great time to explore our country's premier high-ways and hidden back roads. Breathtaking views, off-beat attractions, and historic landmarks from coast to coast await the summer road warrior.

These trips don't have to be budget busters as there are local byways and highways that offer fantastic views of nature and amazing history. One of these is The Great River Road, which marches from Minnesota to Mississippi.

In sheer size and importance, the Mississippi River has few equals. Hundreds of years ago, Native Americans used it for trade and



travel, with the Hopewell Indian culture becoming the most advanced society in early North America. The French sent trappers down its banks after coveted beaver fur. For years, it served as the western boundary of America, providing the next western frontier as the United States acquired new lands. Western settlements expanded along the river, with their rugged pioneers doing their best to tame the mighty river country.

Today, the Great River Road National Scenic Byway incorporates riverside roads in six of the ten states that border the Mississippi: Arkansas, Illinois, Iowa, Minnesota, Mississippi, and Wisconsin. From the river's beginning in the lakes of Minnesota down to the historic Vicksburg region of Mississippi, the natural beauty and cultural heritage along the Great River Road is as varied as the regions it passes through.

Visitors can explore the Hopewell Mounds that line the Mississippi through several states, visit river towns unchanged since the 18th

Century, and participate in interactive museums that display life along the Mississippi from past to present. The forested hills and striking bluffs provide a constantly changing view, and visitors can view the successful restoration of the American Bald Eagle in its riverside habitat.

Whether learning about the vast river history or watching a peaceful sunset reflected in a mile of inland water, visitors to the Great River Road National Scenic Byway will leave with a greater awe and appreciation for one of America's greatest natural wonders.



*"Today, the great River Road National Scenic Byway incorporates riverside roads in six of the ten states that border the Mississippi..."*

# Absolute Kitchen: Maple-Chipotle Glazed Corn

I found this recipe on About.com (great site) for a party I was throwing and it was the hit of the party.

- 6 ears of (Iowa Sweet) corn husked.
- 1/2 cup maple syrup
- 1/3 cup butter
- 2 chipotle chilies, finely chopped

- 2 cloves garlic, minced
- 1/4 teaspoon salt
- 1/8 teaspoon black pepper

In a small saucepan, combine butter, maple syrup, garlic, salt, pepper, and chipotle chilies. Allow to simmer over medium heat for about 10-12 minutes. Remove from

heat and cool. Preheat grill for medium heat. Place corn onto grill and brush with maple glaze. Be sure to turn corn frequently and brush with glaze. Cook for 8-10 minutes. Remove from heat and serve.

This is a little spicy, but the maple and chipotle are excellent compliments to each other. Enjoy!!!



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

**Q:** My wife lost her wedding ring while we were on vacation. Is this covered under my home insurance?

**A:** No. It would have to be stolen in order to be covered UNLESS it was Scheduled on the home policy.

**Q:** A tree has landed on my house and has caused damage to my home. Will insurance replace the tree.

**A:** No. Home insurance protects your home and detached structures. Trees are not covered.

**Q:** My vehicle was broken into and personal property was stolen, is this covered under my full coverage auto insurance?

**A:** No. Only items that were attached to the vehicle as stock items are covered. Personal property losses would only be covered under a home, renters, condo/townhome, or mobile home policy. Auto insurance never covers personal property.



**Q:** Water came up through my sewer drain and destroyed my roommate's belongings. Will my homeowners insurance cover this?

**A:** No. Your home insurance will cover only those things belonging to you or a family member. Unless you have the Water Back-up coverage, your home insurance would not even cover your belongings. In this situation, your roommate would need to get a renters insurance policy to cover their belongings in an event of a loss, and in this situation, they would also need to have the renters insurance policy endorsed with the Water Back-up of Sewers and Drains coverage in order to be protected.



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