

The Don-Rick Insurance

Pipeline

Baraboo

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News and Tips to Make Your Life Easier, Safer and Happier!

Two Locations to Serve You!

www.don-rick.com

Business • Auto • Home • Life • Disability • Annuities

Inside This Issue ...

Have you updated your Homeowners Policy?...Page 1

Are all Homeowners policies the same? Page 2

Holiday Safety Tips... See Page 2

Business owners update your building limit..Page 3

Taking the mystery out of business interruption coverage...Page 3

HOLIDAY HOURS

12/24	Offices close at 12:00.
12/27	Offices closed (Christmas Holiday Observed)
12/31	Offices close at 12:00.
1/3	Offices closed (New Year's Holiday Observed)

If you have a claim, many of our carriers have 24/7 claim service. These phone numbers can be found at our website www.don-rick.com.

In the event of a very serious claim, please call either (608) 381-2304 (Dan) or (608) 381-6538 (Wendy).

Your Privacy Matters...

Enclosed you will find our annual privacy notice that we send to you. An alternative to mailing the flyer back to us is to simply email us at mary@don-rick.com. In the subject line, simply put PRIVACY NOTICE RECEIPT. Nothing else is needed.

Have you updated your Homeowners Policy?

When is the last time that you have updated the replacement cost coverage on your home? If it's been over one year, it probably could use a little tune up! Building material costs are skyrocketing and now is the time to review your limits!

So, how do you know what the replacement cost is? Great question. First, you should always carry a limit of insurance on your home equal to 100% of its replacement cost. The reason being is that if your home suffers a total loss, you will want to "replace" it. Right?

There are a couple of ways to determine the replacement cost of your home. Several of our carriers are now hiring appraisal companies to actually perform replacement cost estimations on all the homes they insure. The other way is to contact one of our agents and have them calculate the replacement cost for you using our "state of the art" software. While this doesn't replace the quality work of professional appraisers, it's better than nothing!

Remember, when it comes to your contract insuring your home, all that matters is the replacement cost. Market value, assessed value, or your mortgage amount have nothing to do with how much insurance you should carry on your home.

Finally, the insurance company won't let you increase the building limit while your house is on fire or being blown down by a tornado so call us today to update your dwelling limit!

Chimney Fires... Tips for prevention

Chimney fires are more common in the winter months for obvious reasons. According to industry experts, many of these fires can be prevented. Following some simple safety prevention tips can help prevent damage to your home and possible injury to you and your family. Isn't spending a couple of hundred bucks on a proper inspection and cleaning worth the safety of your family? Here are some tips to enjoy a safe wood-burning season :

- ✓ Use seasoned wood only (dryness is more important than hard wood versus soft wood considerations).

Happy Holidays!

Here's another important tip from your friends at Don-Rick Insurance. We hope you find it informative and useful.

* Always turn off indoor, outdoor and tree lights before going to bed or leaving your home.

* Keep space heaters away from the tree, presents, curtains, bedding materials, etc., or try not to use them. Remember to turn them off before leaving your home.

* If you haven't already done so, install smoke detectors, fire extinguishers, and carbon monoxide detectors for your home.

* Be extremely careful of indoor window lights. Check them every night for excessive heat and stop using them if you suspect ANY problem.

* Here's a good one from the U.S. Fire Administration ... never put wrapping paper in a fireplace. It can throw off sparks and produce a chemical buildup that could cause an explosion.

* If you have a real tree, make sure you set it up far from any heat source. Otherwise it will dry out quickly and be at greater risk of fire.

You can get a ton of safety information on the Internet from the U.S. Fire Administration at <http://www.usfa.fema.gov/public/factsheets/safety.shtm>.

- ✓ Build smaller, hotter fires that burn more completely and produce less smoke.
- ✓ Never burn cardboard boxes, wrapping paper, trash or Christmas trees; these can spark a chimney fire.
- ✓ Install stovepipe thermometers to help monitor flue temperatures where wood stoves are in use, so you can adjust burning practices as needed.
- ✓ Have the chimney inspected and cleaned on a regular basis.

For more information on proper maintenance, or where to find a certified chimney safety expert, visit the Chimney Safety Institute of America's website www.csia.org.

Referrer's of the Year Win 27" TV! John & Rachel Houk win TV in 1st Annual Event

Our sincere congratulations to the Houk's for winning this awesome flat screen 27" RCA TV! They won this prize in a random drawing from all of our referrals in 2004! The Houk's have been clients of Don-Rick Insurance for 14 years! We sincerely appreciate their business for all of these years.

Thanks to all of our friends who have referred their friends and family to your insurance agency throughout the year. We really appreciate it!

You too can be entered to win the 2005 Referrer of Year Grand Prize. Simply refer your friends and family to our agency and we'll enter you into this drawing. **BUT THERE'S MORE!**

For every referral you send us, we'll send you \$10 in Portage or Baraboo Chamber Bucks. ***IN ADDITION***, you'll be entered into our **NOW** monthly drawing for various prizes throughout the year!



RATING HOMEOWNERS COMPANIES

Virtually every day our agency is approached by insurance companies asking us to begin selling their products.

Choosing insurance companies and their products to provide to you the policyholder is no easy task. In fact, we take it very seriously and cautiously.

We analyze their financial strength, competitiveness, quality of their product, and their ability to handle claims promptly and fairly.

Recently, a leading consumer publications magazine rated different homeowner companies and the problems they had with claims and the timeliness of their payments.

We are absolutely ecstatic that two of our insurance carriers, **Auto-Owners Insurance and Cincinnati Insurance** were ranked 2nd and 3rd.

These two carriers are high quality carriers that we have always known to be very fair insurance companies.

It's nice to see that the people who buy their products feel the same way!

Are all Homeowners policies the same?

The answer is NO! Just like buying any other product, our personal lines agents have the ability to find the best homeowners policy for your particular situation. We can provide you with anything from pretty basic coverages all the way up to providing coverage for water seeping through your walls during a sudden storm.

We see it all the time. Sometimes a client will shop their homeowner's policy with a competitor of ours, but after comparing the products, they find that the other policy was pretty basic and didn't provide the protection they really wanted! We have a significant advantage over our direct writer competitors when it comes to choosing a product that fits your lifestyle!

Business owners...your building may be underinsured!

Call us today to update your building limits!

The costs of replacing or rebuilding the building your business resides in likely costs 25%-30% more than it did just one year ago. The rising costs of the raw materials that go into your building cost considerably more than they did just one year ago. Steel costs have risen considerably in the last year, so if your building has a lot of steel framing, please give us a call to increase your building limit today!

With the New Year approaching, now is the time to review your building limits to make sure they are adequate. Our special commercial building valuation software allows us to give you a fairly accurate replacement cost figure of your building. We'll then use this figure as a guide as to how much insurance to carry. Fires and windstorms can be devastating to businesses, but with the proper building limits and coverages, you can protect yourself from financial hardship!

Business Interruption Coverage

We'll help you take the mystery out of this coverage

What is business interruption coverage? This coverage provides protection for your financial statements. The basic principle of this coverage is that it provides protection for your lost net income and continuing expenses that you may suffer due to a covered loss that puts you out of business for say over 24 hours.

Every business needs this coverage. Those that derive all of their revenues from on premises activities need this coverage more, than say a contractor would, where most of their revenues come from "off premises" work.

This coverage can become very complex. What is important to know is that the coverage is very important and should be a part of your insurance protection. Please call us today to discuss your current business interruption limit. Also, please note that in some cases, we will need to review your financial statements in order to determine the appropriate business interruption limit.

Tell Others About Us And Win a Prize

Referrals are the lifeblood of any business and there's no better source than you, our clients.

For every referral you send us, we'll send you \$10 in Portage or Baraboo Chamber Bucks.

PLUS, starting in 2005, you'll be entered into our monthly prize drawing. **Better yet**, your referral will then enter you into our Quarterly Giveaway and enter you into our 2005 Grand Prize Giveaway. **Thanks again for all of your referrals in 2004!**

"Always bear in mind that your own resolution to succeed is more important than any other one thing."

Abraham Lincoln

E-MAIL US...

You can e-mail any of our associates very easily.
Our email format is firstname@don-rick.com. Example: wendy@don-rick.com

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Staff Directory

Portage

Dennis Rupers—PL Manager/Sales
Lynne Clark—PL Policy Customer Service
Darlene Kidd—PL Sales

Baraboo

Ext

Eric Lewison	18	Agency Manager
Dan Lewison	20	CL Account Executive
Rick Lewison	21	CL Account Executive
Wendy Gerken	10	CL Account Manager
Kelly Okapal	16	CL Customer Assistant
Patti Boehlke	15	Life/Health/Annuities
Nancy Howard	12	PL Manager/Sales
Pam Bredesen	19	PL Policy Changes/Billing
Matt Klemm	14	PL Sales/Claims
Kerry Alaimo	13	PL & CL Customer Assistant
Mary Randazzo	17	Bookkeeper

CL—Commercial Lines (Business Insurance)
PL—Personal Lines (Auto, Home, Etc)