

# The Don-Rick Insurance Pipeline

News and Tips to Make Your Life Easier, Safer and Happier!  
Two Locations to Serve You!

### Baraboo

(800) 924-6536  
(608) 356-9022 (Fax)

www.don-rick.com

### Portage

(800) 657-4924  
(608) 742-5548 (Fax)

**Business    Auto    Home    Life    Disability    Annuities**

The response to our newsletter that we sent out in February has been tremendous. We are glad that you enjoyed it and hope that you will learn something from our future newsletters.

## PERSONAL LINES

### UNDERSTANDING CONDOMINIUM INSURANCE

The condominium market has virtually exploded in the last five years not only in South Central WI, but nationwide. From an insurance perspective, determining coverage can be challenging. However, we have developed a specialty in this marketplace as we insure well over a dozen associations and hundreds of

condo owners.

Once again, condo associations carry an insurance policy covering part of the building. Some associations cover the building up to

the interior bare walls; others cover everything that is permanently attached to the building even if it is inside the unit. The challenge is to determine where the association coverage stops and the unit owner's coverage begins.

There are two very important steps that can turn the challenge of determining coverage on a condo into really a simple process:

1. **Determine Responsibility**—Your association bylaws dictates coverage. Ask your association or realtor for a copy of the bylaws and have someone tell you what you are responsible to insure.
2. **List & Value Items**—Make a list of the real property within the unit that is your responsibility and determine the replacement cost.

Determining the replacement cost of the items you need to cover such as floor coverings, drywall, fixtures, etc. can be challenging.

If you don't want to figure out the cost to replace by making a list, you can estimate this amount, but be sure you error on the side of caution and buy more than you think you need just to be safe!

Finally, don't forget to tell us if you rent out your condominium because a special liability endorsement needs to be added to your policy to cover the rental exposure.

### REGISTER TO WIN A BOUQUET OF FLOWERS FOR MOTHER'S DAY!

Simply send us an email by May 6<sup>th</sup>, with your name included to [mary@don-rick.com](mailto:mary@don-rick.com) indicating "MOTHER'S DAY" and we'll send one lucky winner a free \$50 bouquet of flowers to a Mother of your choice in your name. You can also register by calling Mary at extension 17 in Baraboo!

### ASK ABOUT "EFT" TO PAY YOUR PREMIUMS!

- It's easy!
- It's safe!
- Minimal Installment fees or none at all.
- "EFT" gives you the peace of mind that your premiums are always paid on time.

## YOUTHFUL DRIVERS

For those of you who have or will have or have had youthful drivers, you know or will find out how expensive insurance is for young adults from the ages of 16-21.

The reason for this is that the odds are very high that your son or daughter will be involved in some sort of accident or have a violation in their first two years of driving a vehicle. This is due obviously to inexperience.

Here are some tips that can help keep those costs down:

1. Buy a vehicle that you only need to put liability coverage on.
2. Don't let your son or daughter drive when the weather is bad. We all struggle when the weather makes roads dangerous, let alone someone who has only been driving a couple of years or less.
3. Advise your children not to let anyone drive their vehicle unless absolutely necessary. Unfortunately, any claims, even those involving other youthful drivers, using your or your daughters/sons car will count against your claims experience.
4. A good student discount can save 10-15% on their rates. When premiums are as high as they are for youthful drivers, this discount can add up in a hurry!

## **COMMERCIAL LINES**

**F**eeling safe. It's a basic human need, and it's needed in the workplace, too.

As an employer, you want your employees to be physically safe. Of course. But there's much more to the story than common decency and caring for others' well being.

Employee injuries are VERY costly to your operations – more than you probably realize. Plus, you can be held liable for injuries to workers – even beyond your insurance protection!

### **The REAL Cost of Work Injuries**

A worker gets injured and a workers comp claim is paid. Too many of those and you can count on higher insurance premiums next year.

But that's nothing compared to what work accidents really cost you.

According to a study by the American Engineering Council, a workplace injury costs the employer – on average – *4 times* the cost of the workers compensation claim. That means a \$1,000 workers comp claim costs you \$4,000 in un-reimbursed, un-insured expenses! Things like ...

- Lost productivity due to work stoppage – the injured worker(s), of course, AND everybody else who stops working because of the accident.
- Administrative time following up on accidents, investigations, claim paperwork, etc.
- Lost productivity related to new employee learning curves and accommodation of injured employees.
- Replacement and maintenance costs of damaged material, machinery and property. And much more.

These costs are largely "hidden" but add to up to very real – and very large – expenses for you.

### **You're Responsible, You're Liable!**

Seems like everybody loves to sue these days. As an employer, you're a target.

Two areas you must be especially careful about are workplace safety and workplace violence. It's not enough to be well insured. If you fail to fix

known problems in your workplace and something happens to one of your employees, it's a good bet an attorney's coming after you.

### **Dealing with Workplace Violence**

Workplace violence is a serious issue. Violence among co-workers, former employees and worker acquaintances/relatives grows every year.

#### **DON'T FORGET!!!**

If you need to make a change to your business policy or need a certificate of insurance, contact **KELLY OKAPAL** in Baraboo at Extension 16!

Naturally, you want to take all precautions to prevent workplace violence. But it's also important to understand that *an employer who does not report violence* to the police – and doesn't take disciplinary action – may face liability exposures if more incidents occur.

Some tips for dealing with workplace violence include:

- Conduct pre-employment background and reference checks.
- Be aware of employees who are experiencing high levels of stress or emotional difficulties – traits that can trigger violent behavior.
- Institute and/or promote benefits programs designed to help employees manage their stress and balance their personal and professional lives.

### Workplace Safety Tips

Here are just a few tips to maintain a safe work environment:

1. Promote a safety-conscious culture. Talk about it frequently...in meetings, in general conversation. Post safety signs throughout your workplace.
2. "Slip-and-fall" is the most common accident. Install slip-resistant rugs and mats. Use no-skid floor surfaces such as rubber treading. Paint with grit or no-skid waxes. Require slip-resistant shoes or non-slip shoe covers, if necessary.
3. Keep passageways and walkways free of clutter and crowding. Obstacles in walkways cause a majority of office and factory accidents.
4. Ensure projections, including mechanical equipment, don't intrude into walkways. Consider the needs of people of various heights. Boxes, open file drawers and electrical cords can trip someone who is in a hurry.
5. Make sure there's access to all exits. People must be able to get out quickly. When there's a fire there's no time to move that pile of boxes!

Remove workers with unsafe habits. An employee with unsafe habits poses a threat to everyone. If he/she doesn't respond to

warnings and training, remove him/her. Personal safety and liability lawsuits are at stake. Remember ... you are responsible.

### FAMILY LONG TERM CARE

Most people aren't serious about long-term care insurance for several reasons:

- ❑ It's too expensive.
- ❑ What if they paid into it for years and then never had to use it.
- ❑ They think it's just nursing home insurance they don't want to be in a nursing home.

We have some answers that will hopefully change your mind about Long Term Care Insurance. We have a carrier that offers a family plan that will cover up to 4 people. It can be parents, grandparents, children, spouses, siblings, stepparents, in-laws and step in-laws. You pay one premium and who ever needs the benefit, uses it. Benefits are paid from a single pool of money. **If you never use the benefit, GREAT! But now there are 3 other people who might need it.** Remember, it's not just nursing home insurance. This plan will pay for home health care and assisted living and these are options that may just keep you **OUT** of the nursing home. Before you chose impoverishment, please consider a long-term care plan and keep all that you have saved. **Call Patti at ext 15.**

### DISABILITY INSURANCE WITH RETURN OF PREMIUM

We now have the option to add a return of premium rider to one of our disability programs. This return of premium rider will PAY YOU BACK all of your premiums less any claims paid, at the age of 65. Don't think you need disability coverage? Well, what do you think your chances of getting sick or hurt and not able to work are?

48 out of 100 people will have some kind of loss due to being sick or hurt. **Department of Labor statistics show that only 27% of American income earners have disability insurance.** Insure your paycheck and get something back at age 65 when you retire.

**Call Patti at ext 15 for a quote and more information on life, long-term care, annuities and disability coverage!**



**THANK YOU KEN & CATHY RIVEST!!  
REFERRERS OF THE QUARTER!!**

The Rivest's of Pardeeville have won \$50 in Portage Chamber bucks as they have been randomly selected as our referrers of the quarter! Don't forget, we'll buy you a FREE pizza for every referral you send us! Have your friends and family give us a call to quote their insurance and we'll send you a FREE pizza AND enter you into the Chamber Buck Drawing once per quarter. Also, your referral will get you into our year-end drawing for a free TV!

**THANKS TO ALL OF OUR CLIENTS WHO HAVE REFERRED THEIR FRIENDS AND FAMILY!**

**E-MAIL US...**

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

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**Staff Directory**

**Portage**

Dennis Rupers—PL Manager/New Bus  
Lynne Clark—PL Policy Changes/Claims  
Darlene Kidd—PL Sales & Service

**Baraboo      Ext**

Eric Lewison	18	Agency Mgr
Dan Lewison	20	CL Account Executive
Rick Lewison	21	CL Sales
Wendy Gerken	10	CL Account Manager
Kelly Okopal	16	CL Customer Assistant
Patti Boehlke	15	Life/Health
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)

**Did you know?** You can buy a personal umbrella policy for as little as \$12 a month?