

# The Don-Rick Insurance Personal Lines Pipeline

**Baraboo**  
(800) 924-6536  
(608) 356-9022 (fax)

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

Two Locations to Serve You!

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(800) 657-4924  
(608) 742-5540 (fax)

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## Inside This Issue ...

Save energy—and money—with these energy tips! ... Page 1

When bad things happen to renters; Tip of the Month ... See Sidebars

Are YOU The Referrer of the Month? See Page 3 to find out if you've won!

### When Bad Things Happen to Renters

**THE MYTH:** It is one of the most commonly repeated myths about insurance: Renters don't need insurance because their landlord's policy provides coverage for the renter's property. No, it doesn't! Further, if someone slips and falls in your apartment or rental house, your landlord's insurance usually won't provide any coverage if you are sued.

**PROTECT YOURSELF:** Renters insurance is basically like a homeowner's policy without coverage for the structure. Renters insurance provides coverage for your possessions and for liability if someone is injured and sues you while on your premises. Renters insurance typically also covers any of your possessions when they are away from your residence, including your car.

**WHERE WILL YOU GO?** In addition, renter's policies provide what are called additional living expenses. If some catastrophe covered by the policy—fire, bursting pipes—makes the place you are renting uninhabitable, the policy will pay some of the costs you incur to live somewhere else while the residence is being repaired.

## You can save BIG money this year! Conserve energy and you could save hundreds, even thousands, on your energy bill this year.

According to the EPA, the average American household spends \$1,500 every year on their energy bills. With the rising cost of energy, that number is expected to rise to almost \$2,200 this year. That's a lot of money for anyone to be spending on their gas and electric bills, and that's a lot of money that you could be saving and using for something else!

Conserving energy does not necessarily mean wearing two pairs of pants, three shirts, two coats, and eight pairs of socks. It means being "energy wise."

What does it mean to be "energy wise?" Well, it means turning off the lights when you leave a room. It means dropping the thermostat temperature by 2 degrees. It means turning down the water heater temperature a few degrees. These are simple things that may not seem like much, but they really add up.

Here are a few ideas of how you can conserve energy and save money this year:

### SEAL UP YOUR HOME

Sealing up your home may seem obvious, but far too many people don't do it. The principle is simple: Seal up all the cracks and holes in your home to reduce heat loss in the winter and cold air loss in the summer. A few things you can do include:

- Weather strip and insulate your attic hatch or door and seal all holes that lead from the attic into your home.
- Where pipes, wires, and vents enter or exit the home, use caulk or spray foam to seal the holes. Be sure to check under your sinks.
- Caulk window and door frames both inside and outside. If you're not sure what kind of caulk to use or how to caulk, ask someone at your local home improvement store. It's actually very easy to do.
- Check the weather strips on your doors and windows and use foam gaskets inside all your electrical outlets.

### HEAT YOUR HOME SMARTLY

Most of your energy bill (almost 50%) goes to heating and cooling your house. In the winter, be sure you are properly and efficiently heating your home. The following steps will help you ensure proper heating of your home:

Like homeowners insurance, renter's policies do not cover damage or losses resulting from flooding, landslide, or earthquake—although it is possible to buy coverage for these risks separately.

**LOW PRICE.** Renters insurance is fairly cheap when compared with other personal insurance policies, and when all things are considered, could be one of the best decisions a renter could ever make.

Like homeowners insurance, renters coverage has a deductible—the amount you will pay before insurance kicks in. The higher your deductible is, the less your policy will cost you.

If you're renting an apartment or house, call our agency for a quote on renters insurance. Please pass this on to all the renters you know—it's valuable information that could save them in the long run.

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## TIP OF THE MONTH

### *Saving Money on Auto Insurance*

It's no secret that the better your driving record, the less you pay for insurance. But did you know most people qualify as "good drivers" and are eligible for discounted premiums; however, some good drivers pay far more than others?

Many auto insurers are actually a collection of several insurance companies that each cater to a certain type of driver. The worst drivers go in one company, the best in another, and a lot of people wind up in one of the middle companies.

These middle people pay less than the worst drivers, but more than the best. Many of these middle people have driving records that are as good as those who insured with the lowest rates. Yet these middle people are paying more.

Why? The usual reason is that they don't know any better. No one told them which insurance company in the group had the best prices. And, probably, no one told them there was even a group of insurance companies. If you have a spotless driving record, there's no reason you shouldn't be paying the lowest price a group of insurance companies has to offer.

- Replace your furnace air filter regularly. Air filters are inexpensive, and a dirty air filter will make your furnace work extra hard, costing you more money. **TIP:** Buy air filters by the box. They generally cost only a dollar or two each, so a box is affordable and you'll always have extras on hand.
- If you can access your ducts, make sure all the seams fit together properly, if they don't, seal them with some UL-181 rated tape or duct mastic. This will ensure that all your hot air is heating your home instead of your attic or basement!
- If any of your ducting runs through your basement or crawl space, wrap it in insulation. Your local home improvement center will sell insulation designed specifically for this purpose.
- Drop the temperature of your thermostat when you are asleep or away. If your house is vacant during the day, drop the thermostat into the 50s to ensure that it doesn't come on while you are away, then set it to turn back on about 30 minutes before you come home. **TIP:** If you don't have a digital thermostat, run down to your local home improvement store and pick one up. They can usually be purchased for \$25-\$50.

## CHANGE YOUR LIGHTS

Contrary to what most people think, lighting your home is expensive and can represent up to 20% of your energy bill. Head down to the local home improvement store and pick up just *five* ENERGY STAR approved bulbs. Put the new bulbs in the five most frequently used lights in your home. Over time, make it your goal to replace all the lights with ENERGY STAR compliant bulbs.

## POWER DOWN COMPUTERS AND ELECTRONICS

Most homes are "plugged in" with all kinds of electronics. Cell phones constantly need charging, computers are left on, stereos, DVD players, and even TVs are left on with no one around. Simply turn things off when not in use, place your computer in power-saver mode, and unplug chargers when not in use.

## USE ENERGY STAR PRODUCTS

The government stamps its ENERGY STAR label on products that meet specific energy standards. The next time you purchase an appliance or any electronic component, check to see if its ENERGY STAR rated. It can save you tons of money in the long run.

## OTHER ENERGY SAVING TIPS

- Use your ceiling fans in the winter, too! Reverse the direction of the blades (use the switch on your fan) to send warm air down to the lower areas. Make sure you use it on the lowest speed.
- Open your blinds during the day to let sunlight in and close them at sundown to add insulation to your windows.
- Set your water heater to the "normal" setting and use a water heater insulating blanket to help keep the water warm on older models.

Taking these simple steps can add up to hundreds of dollars in savings throughout the year, and make your home more comfortable to live in. You don't have to purchase expensive new appliances or re-insulate your entire house to realize savings. Just change out some light bulbs and seal a few cracks and you could be in for big savings!

For more information about energy conservation in your home, visit the ENERGY STAR website at [www.energystar.gov](http://www.energystar.gov).

## ***Are You the Referrer of the Month?***

Our agency is nothing without your loyalty and faith in us. Even if your name doesn't appear below this month, please accept our heartfelt "thanks" for your support. We truly appreciate it!

For outstanding work telling others about our agency over the past year, we thank the following individual's who were randomly drawn from our "piles" of referrals:

January - Gary & Jackie Crawford

February - Robert & Viola Galindo

March - Lola Griffin

April - Gary & Julia Anderson

May - Carol Denzer

June - Timothy & Lindsay Brown

July - Abe Heath

August - Craig & Gina Ratz

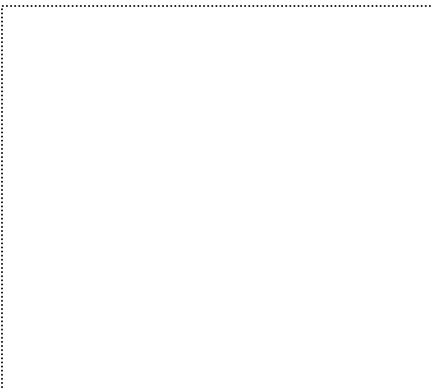
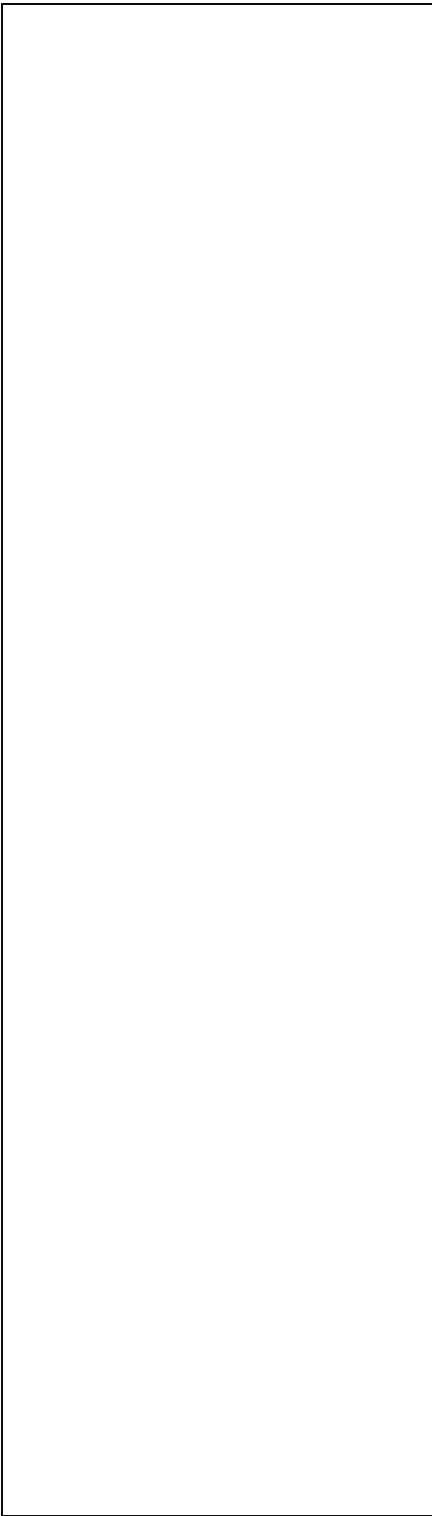
September - Ron Nora

October - Kevin & Lisa Turner

November - David Kovalaske

December - Clarissa Parks

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## Don't forget to schedule those valuables!

It's the middle of winter and what better time to take inventory of your personal belongings. In most cases, every person can make a case for scheduling something, whether it is jewelry, prints, silver collections or any collection for that matter.

We encourage our clients to schedule these items individually on their homeowner's policy. There are many advantages to doing this. First, any scheduled items don't reduce your personal property limit at the time of a major loss like a fire. Secondly, typically there is a pair or set clause in the coverage. For example, if you schedule a pair of earrings and you lose one of them and you can't replace it to an exact match of the one you didn't lose, the insurance company will pay for the undamaged earring as well. Finally, the coverage is much broader when an item is scheduled including loss often for mysterious disappearance!

Here are some final tips on scheduling your valuables:

- If you don't have any items currently scheduled, look around, you'll probably see some items that should be scheduled.
- If you do have some, when was the last time the appraisals were updated? Appraisals should be updated every 10 years at a minimum.
- Finally, call our office to speak with one of our agents to update your current list of scheduled items.

### Customer for Life!!!

Virginia Conway is shown here pictured with members of the Don-Rick Insurance staff. Virginia recently sent in the following testimonial about her experiences with Don-Rick:

*"In 1946, my husband, (then Captain Bill Hemsrot) and I bought auto insurance from Don Hood and Charlotte Barker and homeowner's when we purchased a home. After his death, I continued the same. When I remarried, Richard and I continued with Don-Rick and that makes for 60 years. This proves our satisfaction!"*

Thank you Virginia for your loyalty over the years!



### Payments, Payments, Payments!

While our office gladly will take the payments for your insurance premiums, we would encourage you to consider a couple of alternatives. First, when you drop your payment off at our office, we simply mail it off to the company for you. This slows down the processing time a little bit, so think about mailing it directly to the company when your next payment is due.

Also, most of our insurance companies now have automatic payments from your checking account. There are numerous advantages to this. First, you know your payment is always going to be on time! Secondly, many carriers waive any fees when paying by electronic funds carrier's which saves you money! Finally, you don't have to drive anywhere to drop off your payment or place a \$.39 stamp on that envelope. Call our office today for more details on this program and whether your carrier offers this option.

## **What happens when disaster strikes...**

This is the current headline of our commercial lines newsletter that is heading out soon. Most people associate disasters with tornadoes, fires, hurricanes and other major physical-type events.

However, the disaster we are talking about is different. What happens when you can't work because you are physically disabled? Stop for one minute and think about this. How would you bring in an income to support your family? Who would pay the mortgage? Who would pay the power bills and put food on the table? Being physically disabled can lead to financial disaster for a family in a real hurry.

Disability Insurance is the number one product in the insurance market place that is the least purchased. Did you know that you are 2-3 times more likely to become disabled at some point in your life than you are to have your house destroyed by fire or a wind storm?

Yet, people don't buy disability insurance for themselves, because they don't think it will happen to them. Or they think they have enough coverage through their employer.

Disability Insurance can be purchased through our agency. Contact Patti Boehlke at Ext. 15 for more information on this extremely important coverage. It's affordable and easy to get! Call today!

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## ***Tips on hiring a contractor...***

We all hire contractors from time to time to do various projects. Ninety-nine percent of the time, these projects are completed to our satisfaction and without incident. However, day in and day out throughout the country, contractors are injured while doing repairs for a homeowner. Did you know that if the contractor is injured on your property, they may be able to collect damages against your homeowner's policy?

So, how do you avoid this unpleasant experience? Well, not all lawsuits are avoidable, but you can help reduce your risk. We encourage you to have the contractor show you proof of both liability and workers compensation insurance. In many cases, you probably are hiring a "one man" operation. In Wisconsin, an individual is not required to carry worker's compensation insurance. In most cases, these "one man" operation's carry liability insurance, but not workers compensation.

While we certainly aren't discouraging you from using these contractors (because in most cases they are very good at their trade), it is important to know that you do have some risk if they don't have work comp. Because if the injury is serious enough, odds are you're going to end up in court!

## Employee Spotlight – Mary Randazzo

Mary Randazzo is the bookkeeper for Don-Rick Insurance and will be celebrating her 14<sup>th</sup> year with Don-Rick in April. Mary says she never thought that she would make it that long. Mary states that, “Don-Rick is like a second family; and there is no better place to work than here. Don-Rick cares about their employees and customers. You can’t do better than that!”

A little bit about Mary....She went to grade school in Reedsburg and graduated from High School in Sauk Prairie. She moved to Baraboo for work in 1982 and has been here ever since. In 1985, she married her “fantastic” husband and has been blessed with two great daughters, Cara and Tina. They are now grown; which gives Mary and her husband lots of time to spend with their brand new baby granddaughter – Madyson Rose. As of today, Madyson is 3 ½ weeks old and is precious; according to her proud grandmother!

Mary and her husband love to travel! In 2005, they finally made it on their dream vacation to Hawaii. They can’t wait until Madyson grows up so they can start traveling with her. Dolly World here they come(again)!



Here is a recipe favorite from a cousin of Mary’s for a very good dessert. Enjoy!

### *Pineapple Delight Cake*

1 White Cake mix ... Bake as directed on box.

16 oz. can crushed pineapple with 1 cup sugar .... Boil for 5 minutes, pour over warm cake.

Make 1 large box vanilla instant pudding

8oz cool whip

Top cool cake with pudding and cool whip.

Sprinkle with nuts (optional)

## Home Based Businesses Need Special Coverage...

Many home-based businesses exist today. It’s not uncommon for someone to be able to make their living right from their home. Whether it be a day care, computer repair or financial service, or some other type of home-based business, it’s important that you get the proper insurance.

If you start a business out of your home, please remember to call our agency first. Many types of businesses can have coverage for their business, added right to their homeowner’s policy. When we can’t add it to the homeowner’s policy, we can write a business policy to cover it.

The key to remember is to give us a call before starting your business!

## ***We value your privacy....***

By law we're required to notify you of our privacy policy once a year. The following is our privacy policy. Please read this information carefully. If you have any questions, please contact one of our agents!

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### ***Privacy Policy Notice as of July 1, 2001***

At Don-Rick, Inc. maintaining customers' trust and confidence is a high priority. That is why we want to protect your privacy when we collect and use information about you, and why we take measures to safeguard that information.

We want you to know your privacy concerns are important to us; in accordance with law we are supplying you with this privacy statement. Chapter INS 25 of the Wisconsin Administrative Code generally prohibits any licensees of the Office of the Commissioner of Insurance, directly or through its affiliates, from sharing nonpublic personal information about you with a non-affiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the Wisconsin Administrative Code, we are providing you with this document, which notifies you of the privacy policies and practices of Don-Rick, Inc..

#### **Our Privacy Policies and Practices**

Information we collect. **We collect nonpublic personal information about you from the following sources:**

- Information we receive from you on applications or other forms.**
- Information about your transactions with us, our affiliates or others.**
- Information we receive from a consumer reporting agency.**

Information we may disclose to third parties:

- We **do not** disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law (e.g., to insurance carriers for underwriting purposes).

**Our practices regarding information confidentiality and security:**

- We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Reservation of the right to disclose information in unforeseen circumstances:

- In connection with any potential sale or transfer of its interests, Don-Rick, Inc. reserves the right to sell or transfer your information (including but not limited to your address, name, age, sex, zip code, state and country of residency and other information that you provide through other communications) to a third party entity that (1) concentrates its business in a similar practice or service; (2) agrees to be the Don-Rick, Inc. successor in interests with regard to the maintenance and protection of the information collected; and agrees to the obligations of this privacy statement.

**Amendment to Privacy Notice and Privacy Policy:**

**We reserve the right to amend, modify or change at any time and for any reason, our privacy policies and this privacy notice. In any such events, we will provide an amended Privacy Notice to you.**

**I acknowledge the privacy statement above. I understand any proposal is subject to company underwriting guidelines based on the information I have provided and may be subject to change based on this information.**

**I understand that any Values Used or Property Cost Estimators produced in the case of Homeowners/Condominium Owners Policies are estimates based on the information provided or available to our agency. A professional appraisal of your property(s) is recommended and should be provided to us for the most accurate valuation.**

**I understand that higher limits and optional deductibles are available.**

**I authorize any employee of Don-Rick, Inc. to contact (call) me regarding any and all matters regarding any products and or services they offer at any time and run the necessary C.L.U.E (Claims History) and MVR checks to confirm my insurance information history for myself, family and any household members.**

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Printed Name: \_\_\_\_\_

**While it is not necessary to return this form, we encourage you to do so.**

**Please mail it to:**

**Don-Rick Insurance  
Attn: Privacy Department  
PO Box 528  
Baraboo, WI 53913**

## REFERRER OF THE QUARTER

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

Once a quarter we will draw a name out of all of our referrals. The fourth quarterly winner for 2005 is **Diane Stanley**. Diane wins a \$50 gift card from American Express. We thank Diane for all her business and her referrals!

For every referral you give us, you'll get a \$10 gas card, plus be entered into our monthly drawing to win a \$25 American Express Gift Card. Once a quarter, we'll give away a \$50 American Express Gift Certificate. Finally, you'll be entered to win a Dell E310 PC with a 17" Flat Panel Monitor with over a \$700 value, to be given away in our Semi-Annual Grand Prize Giveaway on June 15<sup>th</sup>.

"The world is full of willing people, some willing to work, the rest willing to let them."

*Robert Frost*

**Don-Rick Insurance**  
**PO Box 528**  
**Baraboo, WI 53913**

Postage

Staff Directory  
Portage Office 742-5548  
Baraboo Office 356-6606

<b>Portage</b>	<b>Ext</b>	
Dennis Rupers	14	PL Manager/Sales
Lynne Clark	10	Policy Customer Service

<b>Baraboo</b>	<b>Ext</b>	
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)