



Wilson Wisdom

Fall 2004



DJ Wilson
Owner/agent

Brigitta Modglin
Administrative Assistant

Anita Fry
Customer Service Representative

Welcome Anita!

Wilson Insurance Management is proud to announce the addition of our new Customer Service Representative Extraordinaire, Anita Fry!

Anita brings 15 years of experience as a licensed agent for property & casualty, life, health and long-term care. Throughout her experience, Anita was responsible for new business as well as taking care of the needs of current customers. She is also a notary public.

Anita strongly believes in being honest about what you NEED and not just giving whatever answer suits her fancy.

Her hobbies include fishing, camping and various other outdoor activities. She lives with 5 animals as follows: 1 hubby, 1 dog and 3 cats. Her favorite candy bar is Payday.

Please call or stop by the office to meet Anita- she looks forward to getting to know you!



CELL PHONE SAFETY

Here are a few safety tips for safe wireless phone operation!

1. **Take advantage of valuable features** including redial and memory. Memorize the phone keypad to use the speed dial function.
2. **Use a hands free device** so you can keep your eyes focused on driving.
3. Position your wireless phone **within easy reach** where you can grab it without removing your eyes from the road.
4. **Don't take notes** or look up numbers while driving. If you're doing those things, you're not watching the road. Use a hand-held tape recorder to "take notes" or pull over to safety.
5. **Place calls when you're not moving** or before pulling into traffic.
6. **Don't engage in conversations** that may be stressful and distracting. Make people aware you're driving and if necessary suspend conversation.
7. Use your wireless phone to **call for help**. Your wireless phone is one of the greatest tools you can own for protection in dangerous situations.

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Are you adequately covered?

As you review your insurance policies, you may wonder what each coverage is for and is it really worth the expense? Insurance is designed to protect your financial security in the event of a major crisis. What insurance do you need and how much? The basic principle is simple- you don't need to spend money insuring risks that you can afford to take yourself.

Some examples of insurance and thoughts to consider about purchasing:

- Appliance Insurance (extended warranties)/ Flight Insurance/ Credit Life Insurance- What is the cost of that coverage and what does it cover? What is the potential of actually needing the coverage?
- Car Rental Insurance- often your own policy or perhaps the credit card used to rent the vehicle already covers you.
- Automobile Insurance- higher liability limits protect your assets. Higher deductibles can reduce premium especially if you don't expect to file claims.
- Catastrophe/Umbrella Liability Insurance- especially worthwhile for those with young

drivers, boats, or any other exposure to liability. This coverage provides protection above and beyond the liability coverage on your home and auto policies. An extra \$1 million policy typically runs \$125-175 per year.

- Homeowner or Tenant (Renter)- Do you want replacement cost or Actual Cash Value coverage? The cost to replace your home- may be different than the assessed (market value) amount. If you don't own a home, you still own personal property and you still have liability exposure.
- Life- If you have dependents, you need life insurance so that they can be provided for in the event of your death or disability. Different types of life insurance are available depending on your needs. Consider purchasing additional life insurance beyond what is provided with your employment- in case you change jobs or something happens to the business.

If you wish to review your current coverage or are interested in a no-obligation quote for new coverage, contact the office 574-834-5701!

Ice Dams & Your Home

With Winter right around the corner, now is a good time to become aware of the damaging "Ice Dam". Ice dams are formed when heat and moisture from everyday cooking, cleaning and bathing escape through your insulation. Homeowners must realize that insulation is a buffer to keep the heat in your home. This combination of heat and moisture must have a way to escape to the outside of your home.

If this heat and moisture is allowed to stay in your attic, this in turn warms the roof boards and shingles. Snow then melts at the upper part of your roof, the melted snow and water flow into the valleys and toward the eaves. When it reaches the cold eaves, the melted snow and water start to refreeze. Gutters will fill full of ice and with the excessive weight begin pulling off your home.

The continual snow falling, melting and refreezing process is what creates massive ice

dams on the roofs that you see in your everyday driving. The result of this is water backing up under the asphalt roofing shingles where it can soak through the roof decking, pour through insulation and flow onto your ceilings and your walls, causing untold amounts of damage.

Adequate ventilation will help the asphalt shingles last longer, and the roof boards to stay cool and dry. Things that must be done to achieve proper ventilation in your attic:

1. Soffit vents
2. Baffle vents
3. Roof & Hip venting

Other solutions include ice/water shield to prevent water from leaking through, or heat cables inside the gutters.

Information from Ft. Wayne Journal Gazette Feb 29, 2004 and Solution Company, Inc.

READY FOR WINTER?

It is important to prepare your home for winter. Here are a few reminders:

- ❑ Have you disconnected outside hoses from spigots?
- ❑ Have you cleaned the chimney?
- ❑ Has the fireplace been inspected?
- ❑ Have you checked seals around doors and windows?
- ❑ Is the crawlspace sealed?
- ❑ Do you have a carbon monoxide detector?
- ❑ Have you checked the smoke alarm battery?
- ❑ Are your pipes insulated?
- ❑ Live trees- be sure it stays watered to prevent a fire hazard.
- ❑ Holiday Lights- bulbs should not touch branches, make sure all bulbs are working properly and check for exposed wires.
- ❑ Be sure to use safety precautions for ladders and step stools.

SMOKE ALARM PROGRAM

A working smoke alarm is an important part of your family's fire safety plan. Working smoke alarms in the home- near sleeping and other living areas- can help prevent injury and even death, in the event of a home fire. Erie Insurance homeowner policyholders whose homes are equipped with smoke alarms may be eligible for a discount.

A number of smoke alarms are available at home improvement and other retail stores. Additionally, Weber Electric is providing Erie Insurance policyholders an alternative means for purchasing smoke alarms at a reduced cost.

The unit available from Weber Electric is BRK Electronics BRK 4010R which typically retails for \$32.95. Weber is offering this

model at the reduced cost of \$18.72, plus shipping and applicable sales tax in some states.

The 401YR smoke alarm includes the following features: ionization sensor; sealed-in, 10-year lithium power cell; battery activation alert tab; silence feature; battery power indicator and more.

To order your smoke alarm(s) from Weber Electric:

- Call Weber toll-free at 1-800-336-8309
- Identify yourself as an Erie policyholder- you will be asked to provide your Erie homeowners policy number
- Place the order using a credit card for payment.

Weber Electric will ship the order directly to you in one to four days.

PREVENT/ PAY?

A recent article in Men's Health magazine reviewed the cost of not maintaining your home. The following items were projects that required replacement or replacement service that could have been prevented through home maintenance.

Poorly insulated windows, roof, attic and doors → increased energy bill → \$900

Ignoring leaky pipes that can rot wood around the sink and cabinet → new bathroom vanity → \$800

Poorly maintained home hosts allergy causing molds and mildews → doctor visits /allergy medication → \$480

Unattended upkeep breeds termites and other pests → exterminator → \$4,400

Blown off shingles weakens entire roof → roof or siding repair → \$1,880

Clogged gutters back up and leak water through ceiling/drywall → ceiling repair → \$1,000

Wood trim/shutters/fasciae without paint will rot and need repairs → carpenter → \$4,000

GRAND TOTAL=
\$13,460

It's not your imagination- we ARE different!

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**Value &
Service... Our
Commitment
To You**

A new survey, "Rebuilding Profitable Business: The 2004 Miller Heiman Sales Effectiveness Study" highlights the changes respondents have seen on the other side of the desk.

- More than three-quarters (77%) of respondents said buyers are paying more attention to and placing more importance on return on investment.
- More than two-thirds reported that buyers are having a harder time differentiating the value of the products and services they purchase.
- Two-thirds said buyers are requiring discounts before they'll buy.

What does this mean for you, the policyholder?

1. We expect you to have questions and want to take time to review your protection.
2. Quotes on all insurance products are available at no-obligation!
3. Our staff makes distinct efforts to set ourselves apart from others with REAL customer service- we return calls, we find answers.
4. Multi-policy discounts are substantial (15% on auto, 25% on home) and can make an important impact on your premium.

Contact us for a no-obligation review of your portfolio and find peace of mind knowing you are prepared.

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