



Wilson Wisdom



The Staff of Wilson Insurance Management:
Owner DJ Wilson, Gerry Wilson, Janet Borg

If you have a fireplace, keep in mind the following:

- Remove any debris around the fireplace and chimney
- Make sure the flue has been cleaned
- Keep handy a fire extinguisher and be sure your smoke detectors are working
- Never leave fire unattended and ensure it's completely extinguished before leaving
- Cover your wood and store it outside, away from the house
- Always use a fireplace screen
- Have a certified inspection and cleaning of your chimney on an annual basis
- Be careful not to overload with logs
- Do not burn garbage, Christmas trees or piles of paper
- Place logs on a grate and at the rear of the fireplace if possible

<http://hpba.org/consumer/safety.shtml>

Happy 2009 from our family to yours!

My holiday greeting to each and every client is one of hope and caring. I hope each of you will be blessed with continued employment and job security; the support of family and friends and the gift of good health and happiness.

December, 2008 brought unstable weather to many parts of our country and we certainly have received our share in Kosciusko County and the areas that surround us. The vast majority of our customers have been spared significant damage and loss from the recent ice storms. While we are grateful for this we also want you to know that if you do suffer a loss we are here to help restore you to the position you were in before the loss occurred. We are here to help in whatever way is needed based on your specific situation.

Some of you have been affected by layoffs, plant closings or reduced hours. We realize this impacts many areas of your life including your ability to pay your insurance premiums. If you find it difficult to pay your premiums we want you to feel comfortable calling us to discuss this with us. There are usually numerous payment plan options available to make paying your premiums more convenient. Please know we want to help in any way we can.

Cordially,

DJ Wilson, CPIW

Power Outage!?

The power outages in northern Indiana around the holidays were a wake up call to many- staying warm, having food and water, caring for elderly/pets/children.

It is important to be prepared ahead of time. Some food for thought, in case we lose power again!

1. Do you have a SAFE alternative heat source? If you will be using a fireplace, do you have seasoned wood ready?
2. Do you have emergency lighting, radio with spare batteries?
3. Do you have an emergency stock of

rations (food & water) that do not require cooking and refrigeration?

4. Do your vehicles have extra winter clothing, flashlight, first aid kit in case of accident?
5. Do you have important information in hard copy- your contact list isn't so helpful when it's on the computer without power.
6. Do you have cash tucked away- no power means no credit/debit cards!

<http://www.wilsoninsurancemanagement.com/safety.asp>

<http://www.fema.gov/plan/prepare/supplkit.shtml>

Market Value vs. Replacement Cost- do you have enough of the right coverage?

To make sure your home is adequately covered at a time of a loss, it is important to know the difference between **market value** and **replacement cost coverage**.

Market Value vs. Replacement Cost

Market Value (or selling price) is determined by:

- Age and size of house
- Physical condition
- Location
- Cost of the land
- Market value may only represent one-half or one-third of the cost to rebuild

Replacement Cost is determined by:

- Local construction costs for materials and labor
- Square footage of the home
- Year built
- Exterior Features (i.e. walls, roof, exterior trim)
- Style of house (i.e. ranch, two-story)
- Number of bathrooms
- Special features (i.e. fireplace, arched windows, any custom building)
- Recent home improvements
- Central air conditioning
- Attached garage
- Additional costs (i.e. debris removal, contractor and architect fees)

Replacement cost for a single home does not recognize the discounts on mass purchases that a multiple-home construction project does.

Wilson Insurance Mgmt- Let us care for you!

Alternative or Supplemental Heat



With the cost of winter heating price increases who doesn't want to conserve energy and save on their heating bill? There are many alternative or supplement heating sources to choose from: wood burning stoves; wood ad on furnaces; stoves that burn corn as an alternative fuel source and many others.

some companies will allow their use if the units are UL approved and listed and if they are installed according to the manufacturer specifications. Once they are installed, an inspection must be completed by a qualified individual.

If you are considering installing a supplemental heat source please contact our office and we will be happy to provide the required insurance company specifications for installation and a list of individuals qualified to perform the inspection when your project is complete.

You should be aware that not all insurance companies will provide insurance if these supplemental heat sources are present. On the other hand,

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.



*Referral
"Thank
You"
Program*

To protect the rates of all of our insureds, we want to be selective about who we insure. You are our best advertising as you know the history and background of the persons you are referring.

When you refer a preferred prospect you are helping to protect your policy. With a preferred clientele, premiums can be maintained and increases can be managed.

We want to show our appreciation for the referrals you make. Be sure to remind those you refer to our office to mention your name. You will be entered into our monthly drawing.

Ice Dams



How it Happens:

Ice dams form when melted snow refreezes at roof edges. There are 3 things required for an ice dam to form: snow; heat to melt the snow & cold to refreeze the melted snow into solid ice. Ice dams can form when as little as 1-2 inches of snow accumulates on a roof-if the snowfall is followed by several days of sub-freezing temperatures.

How Is It Prevented?

It is generally believed that Ice Dam Prevention is best achieved in three ways:

- Attic Insulation
- Attic Ventilation
- Proper Roofing (or Re-Roofing)

We encourage you to take time to inspect your insulation, ventilation and the condition of your roof. A pro-active approach to your home maintenance could save you thousands of dollars in repair bills.

What a mess during the holiday season. The number of claims was high because of the weather and power outages complicated by homes unattended due to holiday travel. What to do?

1. Contact a restoration company immediately.
2. Make prompt decision if water or gas needs to be turned off – is water above level of electrical outlets, is water seeping out of overhead fixtures, if electric off around the neighborhood turn off/unplug appliances to minimize spikes when the grid comes back.
3. Make sure the water is turned off at the main until the spill source is identified and remedied.
4. Begin mitigation procedures- implement fans, heaters, elevate furniture while waiting for professional help
5. Remove or protect the most valuable or sentimental items if they are in contact with water.

Lowering Claim Costs

6. Move valuable paper items from high humidity areas- wills, birth certificates, etc.
7. If carpet is wet more than two days it will likely have to be replaced, most always the pad will have to be replaced at a minimum. Expensive area rugs should be picked up and taken in for professional cleaning.
8. If you have to vacate your home, take important papers with you- especially insurance documents. Also take pets and medications.
9. Structural damage and mold can result in delayed mitigation or improper restorative procedures. Protect yourself and your home by utilizing disaster/restoration professionals.
10. Inspect outside of home for any Ice Dams.

Thanks to Darrell Bender, Fort Wayne Servicemaster for these tips.

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*Be part of our family.
Let us care for you!*

Attention Commercial Lines Customers

Winter weather has a way of making the work day seem longer. If your business activities involve operating commercial vehicles your stress level seems to increase with every inch of sleet, snow or ice. I strongly recommend taking extra care in your vehicle maintenance and driver screening and training programs.

Remember; if you are considering hiring a new employee who will operate a company vehicle, check their driving record before they are hired. As a professional courtesy to you, our customer, we can check the driving record of a potential new hire- a service that can assist you with your hiring decision. If you do not have a commercial driver questionnaire form, please contact our office and we will be happy to provide you with a copy.

Life Insurance

Many of you have life insurance with Wilson Insurance Management. For those of you that do not: I just hope you have life insurance protection someplaceanyplace just so YOU HAVE IT! (Even if you have life insurance protection through your employer, it is always a good idea to have additional coverage elsewhere- in case something happens to the company or your job!)

Our agency offers life insurance for many different needs and in many very affordable options. Don't take a gamble with the lives of your loved ones. We will

help you figure out a plan you can really afford. We want your spouse and children to be able to keep their home and the lifestyle you have worked so hard for.

WHAT IF-

You were left alone...

- To pay the mortgage...
- Raise the children...
- Face the future...

Contact us today for an Insurance Calculator, Insurance Buyer's Guide or to discuss the best options for you and your family