

Special Interest Articles

2. Business Disability
2. Farm Equipment
2. Blog News
3. Current Events
3. AAA and Travel
4. Making Changes



“Isn't it interesting that the same people who laugh at science fiction listen to weather forecasts and economists?”

□

Kelvin Throop
III
Fictional character
created by
R. A. J. Philips



I Have my Money NOW What?

If you were unfortunate enough to have suffered damage during our recent wind and rain activity, I **am** sorry! Now that claims are being paid, I have been asked, “I have the money...NOW what?” Below are some helpful tips to aid you in concluding your claim and getting your life back to the way it was prior to the storms.

- Deposit the check in your account. Unless the insurance company has specifically sent a letter to you indicating that cashing the check constitutes “full and final payment” of your claim, the act of depositing the check into your account does not signify the resolution of your claim.
- Review the “claim worksheet” that may have accompanied your payment. If you do not have this document, I can help you obtain a copy. Verify that everything that was damaged is listed on the document.
- Obtain a bid (or bids) for the repairs. Use the detailed claim worksheet to compare the adjuster estimates to the bid(s). If you find extreme disparities, please contact me right away so I may help decipher and rectify the situation.
- Keep in mind that many property claims (homes and other buildings) are paid **first** on an Actual Cash Value (ACV) basis. This means you will receive a check with deductions for your deductible and the ACV depreciation. This is considered an **advance** payment and a subsequent payment may be available to you when you make the repairs - if those costs exceed your advance ACV payment. Keep in mind that the insurance company does not owe you the exact amount listed on your claim worksheets. This is an estimate and payment will be made to you for the amount of money you **actually spend** making the repairs.
- Keep all receipts for repairs to ensure you are reimbursed for your actual costs. Once repairs have been made, provide these receipts to me, your agent, so I may facilitate obtaining the supplemental check from your insurance company.

One of the most important reasons you do business with me and our agency is the assistance provided once you have suffered a loss. Please feel free to call me at any point in the claims process as I am here to help!

School's Almost In Watch for children in or near streets

No more Mr. Fix-it

Today's modern farm equipment is harder to fix on your own. Equipment breakdown is a much more significant exposure today than it has ever



been with farms becoming bigger and more integrated and dependent upon more sophisticated equipment.

Equipment Breakdown Coverage can protect against mechanical breakdown, electrical short circuit and other risks of loss. Items that can be covered include center pivots, refrigeration systems, emergency generators, grain dryers, ventilation fans, bulk milk storage tanks, mechanized feed, waste, and egg handling systems, and much more.

Call me today!



We're off to see.....

Whether you are off to see the wizard or going on vacation or headed off to college, there are important insurance matters that must be attended to.

Did you know that your personal belongings are covered anywhere in the world up to the full limit of your

"Contents" coverage on your homeowners or renters policy? This applies as long as you don't own or rent the location you are going to. In other words, if you own the vacation home (cabin at the lake, for example), or your child is living in a dormitory at college, only 10% of your

"Contents" limit applies. Also, if the student is NOT in the dorm and has their own apartment while at school, they should have their OWN renters policy as the 10% may not extend.

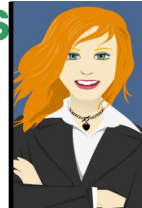
Be sure to give your agent a call to discuss your unique situation!

Disability for your Business

We've all heard about disability in the event that we are injured and can't work, but what if your business is damaged and you can't work? Business income coverage can bridge the gap between the time that the damage occurs (such as a fire or tornado that shuts your business down) and the time it takes to make needed repairs and get

back in business. If you had close your business for 1 month, 2 months, 6 months or more while repairs were being made, how would you pay your bills? Could your employees wait that long for a paycheck?

Call me to discuss business income insurance today!



BlogNews

The weather alert begins screeching....

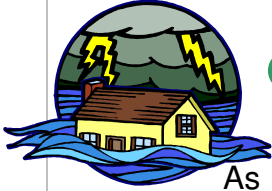
The woman grabs her laptop, cell phone, **superhero cape**, and uneaten dinner off the grill as she runs downstairs to the blaring of the tornado siren and the beating of the first hail stones. While desperately trying to remain calm (superheroes **never** panic and definitely don't throw up).....

Check out my new blog:

www.insurance-by-katie.blogspot.com to read more about this and other adventures!

New Website and **facebook** Page

As an added benefit to you, we have launched a new website. Find out more about us, explore insurance coverages we provide, access our Learning Center, read past newsletters or our blog, and even obtain an insurance quotation. If you prefer, connect with me on my Facebook page where you can easily follow my new blog, communicate or get a quote on your insurance. Click on the "Facebook & Blog" link in the navigation bar of our website.



Current & Upcoming Events

As we all held our breath watching the river rise, agents across the country held their breath because the National Flood Insurance Program lapsed on May 31 when Congress failed to vote to extend the program past that date.

The program was reinstated on June 24 and extended until September 1, when a vote will again be required.

Flood insurance is **NOT** covered on your home or business policy. Don't wait to purchase coverage until it's too late!

www.floodsmart.gov



Kochenower has been busy working with Miles Community College in Montana & North East Comm College in Nebraska developing a series of college level insurance courses delivered **TOTALLY** online! College credit can be earned for successful completion & courses can even apply toward a business degree. Contact me for more information!



Founded in 1896, the Big "I" is the nation's oldest and largest national independent insurance agents and brokers association. Its members are businesses that offer customers a choice of policies from a variety of insurance companies. Independent agents and brokers offer all lines of insurance—property, casualty, life and health.



Katie has attained Certified Insurance Counselor and Certified Risk Manager designations, both nationally recognized marks of distinction that represents commitment to continuous development of service and knowledge. With over 100 classroom hours each of formal insurance training along with yearly updates, CIC's & CRM's are a symbol of professional excellence and proven leadership in the insurance industry. CIC's possess competence and insurance expertise in the areas of agency management, commercial property & liability, personal lines exposures, as well as life & health. CRM's possess proficiency in risk identification and management skills, including analysis and measurement of exposures to aid the clients they serve.



AAA Emergency Service & More

It's not too late to protect yourself and your end of summer travels! Are you headed on a vacation before school starts or will your kids travelling to & from college soon? AAA insurance has you covered:

- **Towing** - Prepaid 24-Hour Emergency Towing (Up to 100 Miles)
- **Fuel** - Emergency Fuel (Free Fuel)
- **Locks** - Locksmith Services (Up to \$100)
- **Travel** - Free TripTik® Routings lets you do much of your planning online. Route your next road trip, book hotel reservations, or check mileage, construction information and more—or get printed TourBook® Guides & Maps with specific information about sights, attractions and accommodations. plus discounts for popular sights and attractions.
- **Trip Interruption** - Auto Travel Interruption Protection (trip continuance) benefits up to \$1000 reimbursement.
- **Discounts** - Shopping discounts - browse our **Show Your Card & Save®** listings to locate your favorite merchants, entertainment, restaurants, hotels and services.
- **Multi-vehicle** - benefits to autos, campers, motor homes & motorcycles

Call me today for pricing and start driving without worrying!



SAY WHAT? Medical Payments – On your auto policy this can pay medical & even burial costs for people in your vehicle resulting from an accident. On your home or business policy this pays the same expenses for non-residents or non-occupants of the home or building.

The Writer Agency

Katie Kochenower, CIC-CRM
2210 - 20th Street
Gering, NE 69341

Phone
(308) 436-4202

Fax
(308) 436-4295

E-mail
Insurance-by-Katie@embarqmail.com

Website
www.Insurance-by-Katie.com

Blog
insurance-by-katie.blogspot.com

Making Changes? Call me!



Keep in mind that if you are contemplating any of the following, a discussion with your insurance agent may be warranted:

- Opening an in-home business
- Getting married or having a baby
- Adding to or remodeling your home
- Purchasing land or another property
- Buying another vehicle
- Adding or removing any licensed driver
- Sending a child to college or out on their own
- Retiring, and any other major life change

About Our Organization

Our agency represents many very competitive insurance companies dedicated to providing superior coverage and customer service.

With the support of the staff in Ogallala, Katie Kochenower, a Certified Insurance Counselor, uses her

20+ years experience to provide you with quality, affordable insurance tailored to fit your specific needs.

The Writer Agency

Kathryn Kochenower, CIC, CRM, AIP
2210 - 20th Street
Gering, NE 69341



Do you know someone who could benefit from personal insurance service? Your referrals are appreciated!

