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Hummel Group Newsletter: February 2013

Thank you for subscribing to the Hummel Group & Taylor Agency Newsletter. This issue includes the following articles:

- Check Valves to Prevent Water Damage
- True or False? How well do you know your auto insurance?
- Why Should You Inspect Your Home After A Storm?
- New Employees for 2012

For more information about [Hummel Group](#) or [Taylor Agency](#), visit our web site by clicking on either company above.

Enjoy!

Check Valves to Prevent Water Damage

Heavy rains or spring snow melts can result in water backing up through basement drains. Backups can also be caused when storm water floods municipal drainage systems or when drain lines are plugged by waste, tree roots, breaks in the pipe or saturated ground. A simple do-it-yourself installation of a check valve can be used to prevent significant water damage when backups occur. A check valve is designed to allow water or other liquids to flow in only one direction. They are generally small and inexpensive. Installing a check valve in your basement drain will prevent water or sewage from flowing out of the drain and into your basement. Check valves can be purchased at your local home supply store. Make certain you follow the manufacturer's instructions to ensure proper installation.



True or False??

How well do you know your auto insurance?

1. The color of your car effects your auto insurance.

False: Auto insurance premiums are based on make, model, body type, engine size, age of vehicle, age of driver, driving record, credit history, sticker price, cost to repair, overall safety record and risk of theft.

2. If other people drive your car, your auto insurance will not be involved if they are in an accident.

False: In most states, the auto policy covering the vehicle is considered the primary insurance, which means that the owner's insurance company must pay for damages caused by an accident. Claims will be submitted to both the driver's policy and to the owner's policy.

3. You can get a discount on your auto insurance if your teenager gets good grades.

True! Provide us with a current grade card showing your child is receiving a 3.0 GPA and above (all As and Bs) and we can add a Good Student Discount for your teenage driver.

4. Personal Auto insurance covers both personal and business use of your car.

False: The personal auto policy covers limited business use of a personal vehicle. It is very important to contact your agent to discuss the business use with them to ensure you have proper coverage and that the insurance company won't deny a claim because you were using the vehicle for business.

5. You only need the minimum amount of auto liability insurance required by law.

False: Almost every state requires you to buy a minimum amount of auto liability coverage. Chances are that you will need more liability insurance than the state requires because accidents often cost more than the minimum limits. In today's litigious society, buying only the minimum amount of liability means you are likely to pay more out-of-pocket for losses incurred after an accident-and those costs may be steep. We recommend a minimum of \$250,000 of bodily injury protection per person and \$500,000 per accident or a combined single limit of at least \$500,000

<http://www.iii.org/articles/eight-auto-insurance-myths.html>

Why Should You Inspect Your Home After a Storm?

Many insurance companies have now implemented a shorter reporting period. This means that the company has a set time period that you will be able to report a claim and get paid on it. If it is after your reporting period ends you can no longer collect from the insurance company for damages. It is very important that claims are reported to us as soon as you are aware of the damage.

We have all been there...

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"To leave a message, press 1. To verify that you pressed 1, press 2. To verify that you pressed 2, press 3. If you don't want to press 3, press 4. To verify that you pressed 4, press 3..."



Financial Services Newsletter

Are you interested in receiving a financial services quarterly newsletter and monthly market updates?

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hwm@hummelagency.com

New Employees in 2012!!

Berlin

Personal Lines

Deb Bell (CSR)

Commercial Lines

Jock Rottman (Sales)

Health & Employee Benefits

Brenda Hershberger (CSR)

Life & Financial Services

Trent Blauch (Account Manager)

Beth Hershberger (CSR)

Orrville

Personal Lines

Cheryl Amstutz (Account Executive)

Wooster

Personal Lines

Mary Beth Wilcox (CSR)

Commercial Lines

Kari Ream (Account Manager)



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Feel free to contact us with any questions. We can be reached at 330.893.2600.

Sincerely,

Jolene Taggart

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Hummel Group

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