



# IEUTER INSURANCE GROUP

"Your Friends In The Insurance Business"

233 E Larkin St, P.O. Box 552, Midland, MI • 800.975.6473

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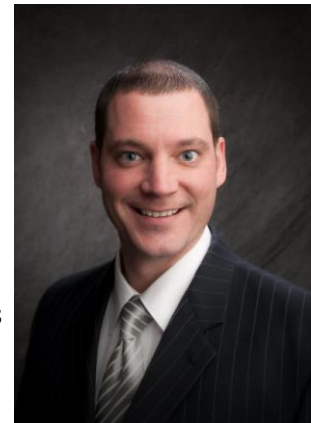
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## Our Companies

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## New Employee

We would like to introduce and welcome Financial Advisor and Life/Health Specialist Doug Randall. He brings his nine years of knowledge in securities/investments, retirement planning, education planning and life/health insurance to our group. Doug is looking forward to offering his services in investments and financial/insurance planning for our clients and business owners. Doug, his wife Kelly and son Zachary have returned to Midland where Doug and Kelly were born and raised.



## Do I really need a Personal Umbrella?

For less than the cost of a half hour with a lawyer, you can protect yourself and your family with an additional million dollars of coverage. An umbrella is even broader than going above your home, auto, and rec vehicle limits. It can help cover you from slander and libel claims. It can also protect you if you serve on a non-profit board. If you have a young driver, you might be interested to know that our most common umbrella claim involves young drivers. We like to call an umbrella sleep insurance, as it helps protect your assets (as well as your future assets!) so you can sleep easier at night, knowing you are covered. Some of our companies even give discounts on your other policies if you buy an umbrella. Call us today and we can quote one right up.

## New Office Completion July 2010

For those in the Midland area, you may have noticed that

Michigan Millers  
Philadelphia  
Progressive  
Safeco  
Travelers  
West Bend  
Zurich

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construction has been moving quickly at the new Ieuter Insurance Group headquarters (on Townsend between Indian and Buttles). We expect to move into our new building in July 2010. At our new location, we will provide even better service with advanced technology and more room. However, we still will have our old fashioned, friendly customer service with a live person answering the phone who is ready and willing to help you.



## Do I Need to Schedule Jewelry, Guns, Antiques, and Furs?

Yes and No! It depends on how much coverage you need. Everyone has different needs, and we are here to help you determine what coverage is best for you. Homeowner's policies provide only specific values for each of these items, depending on the type of loss. Scheduling these items guarantees, in the case of a covered claim, that they will be replaced with the same type and quality. There is a cost to schedule jewelry, guns, antiques and furs. However, the items are then covered for any type of loss and for the value insured. If you want the full value of the antique for any type of claim, it should be scheduled. Scheduling of personal items, such as jewelry, will also cover a cracked stone or the loss of a stone from a piece of jewelry.

Your standard policy provides \$1,000 for theft of jewelry and furs, \$2,500 for theft of guns and \$5,000 for theft of silverware, gold-plated ware and pewter ware. If any of these items are destroyed in a fire, the item would be replaced at its value. However, if you have a sizable amount of high-valued jewelry that isn't scheduled, and the jewelry is lost in a fire, the cost to replace the jewelry item comes from the cost to replace the rest of your personal property. This would reduce the amount of coverage under your policy for

replacing clothing, household items, furniture, appliances, toys, etc. If you do own a large amount of jewelry, guns, antiques and furs, it may be in your best interest to schedule the items to be sure you have coverage to replace the item, regardless of the type of loss and thereby not reducing coverage on the rest of your personal property.

## What If I Have a Claim When The Office Is Closed?

### Property losses-

Take the necessary precautions to safely protect your property from further damage. This includes calling in a contractor or a water & fire restoration company. If possible, taking photos is also helpful. Timing is critical when it comes to water and smoke damage, so don't be afraid to move things and get started on the clean up. It will not void any coverage in your policy and it has to be done anyway.

### Auto Losses-

- 1) Calmly determine the extent of the damage or injuries.
- 2) Call the police if you are not at fault.
- 3) Discuss the accident only with the police.
- 4) Get the facts and the other driver's contact and insurance information.
- 5) For a road service claim: Most of our companies issue a card to keep in your vehicle. It has a toll-free phone number that you can call to arrange for a tow truck. The wrecker company will handle the billing. If you don't have a card, fax the paid bill to our office the next business day. Our fax number is 989-835-2964.
- 6) Call your insurance agent the next business day. Our phone number is 989-835-6701 or toll-free 800-975-6473.

If there is an emergency and you feel the need to talk to an agent, call our regular office number, which is listed above. The phone is answered 24/7 and you will immediately be put in touch with one of our agents. If you prefer, you can go on our webpage and submit the general claim information. We'll call you the next business day.

Ieuter Insurance Group, 233 E. Larkin, Midland, MI 48640  
(989) 835-6701 \* Fax: 989-835-2964 \* 800-975-6473

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**Offer Expires: May 1, 2010**