

Gotcha Covered

Frimark/Keller & Associates

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Bob's Notes

Summer is finally here, and the year is already half over. It has been a trying year for Howard. As many of you know, his wife Nancy died after a long battle with cancer. She was a fighter until the end, and Howard lost his wife and best friend. Our agency family's thoughts and prayers have been with him, and I thank all of those who have sent him their best wishes.

I tell our team all of the time, that our business is to help families and businesses survive tragedies. There is no greater tragedy than the

loss of a loved one. The personal heartache of that combined with the financial consequences can be devastating to families and businesses alike. It is something that most don't want to talk about, and I get it, it's not a pleasant subject. The fact is that the death of a spouse could cause one to lose the family home, or the death of a business partner, could lead to the loss of a family business. There are inexpensive solutions to these problems, but we often put them off until they are no longer inexpensive solutions. Let us help you with your life

insurance. It is a way to insure that money is there when tragedy strikes.

For those of you on Facebook, take a look at our Facebook page. Vicki does an excellent job in making our page fun and informative. Make sure you "LIKE" our page, by searching Frimark/Keller & Associates. We are doing our best to communicate with our customers in every way possible. We want you to get to know us. We appreciate the trust you have put in us, and we will work to earn that every day. From all of us, have a wonderful summer.

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Meet Your Protection Team



The Frimark/Keller & Associate staff look forward to providing solutions to all your insurance needs.

Keith Armstrong, Beth Gawlinski, Howard Frimark, Kelly Wolf, Kate Leahy, Vicki Colletti, and Bob Keller

We would like to dedicate this year's newsletters in Memory of

Nancy Frimark

She will be forever missed

THANKS A MILLION REFERRAL PROGRAM



Thank You! Thank You! Thank You!

Our agency is nothing without your loyalty and faith in us!

Refer a friend, relative or acquaintance to our agency for insurance. When they call and mention your name (no worries-we ask) we will send you a **\$5 Dunkin Donuts Card** and make a **\$5 donation** to the:

Rotary Foundation and **The Children's Advocacy Center**

In **June**, we will give away a **\$100 gift card for a Dinner and Movie Night**

In **December**, we will pull a winner from all the clients who make a referral for a **40" TV**

We love to receive referrals! Just ask them to call us at 847-907-4520 for a free no obligation insurance quote! Our foundations will benefit with each referral whether we are able to help with the referral's insurance needs or not!



Frimark/Keller & Associates is glad to announce that we are now writing agents with MetLife Insurance. MetLife offers a wide variety of home and auto products. We are looking forward to working with them to serve our clients the best way we can.



SAVE the DATE!

October 15, 2015

Is our 3rd Annual Customer Appreciation Day!

Stop by to see the new office design, have some food and mingle with your protection team.

Look for a formal invite in your emails in September. We can't wait to see all of you!



Quick Tips From Your Insurance Team



Kelly Wolf
Executive Producer

Help Reduce Distracted Driving For Your Employees.

Equipping your drivers with cell phones, onboard computers and other digital devices is one way to increase efficiency. This can also potentially increase accidents.

Be part of the solution, write a distracted driving policy and educate your workers to avoid possible liability costs. For example, an executive order was issued in 2009 prohibiting federal employees from texting while driving on government business or while driving a government vehicle.

As your business continues to evolve with the new up and coming technology, remember to train your drivers on how to use that equipment safely.

What is Equipment Breakdown Coverage for your home?

Your washer, dryer, AC unit, dishwasher and sump pump can go out at any time.

Having Equipment Breakdown Coverage added to your homeowners policy could save you hundreds maybe even thousands of dollars.

This coverage protects your essential home systems and personal property in the event of an unexpected mechanical or electrical breakdown. To talk about adding this coverage give us a call.



Keith Armstrong
Personal Lines Manager

Booster Seat Safe Ratings Published

Here's some good news: Car booster seat safety is getting better all the time, according to latest research. But the bad news is that there are still dangerous seats out there and you need to know how to spot the difference between the good and the bad.

Fortunately, the Insurance Institute for Highway Safety (IIHS) has done most of the research for you, publishing the results of its investigations in an annual report. Its latest study has 27 Best Bet seats among new models, the highest number ever, plus a further 42 in the same category among older models that are still on sale.

"Buying a booster seat can be confusing," say Jessica Jermakian, a senior research scientist at the Institute. "There are lots of models and features to choose from. Until we started our ratings six years ago, parents couldn't be sure that the booster they'd put in their shopping cart would actually provide the right belt fit for their child once they unpacked the seat and installed it in the family vehicle. Our ratings take the guesswork out of purchasing a booster seat." This is all the more important because the institute actually identified a number of seats it labeled "not recommended".

Check out the latest findings, published in late 2014, together with guidance on what to look for at: <http://tinyurl.com/iih-boost>

1 REAR-FACING SEATS
In the back seat from birth to the height or weight limit of the seat. Recommended up to 2 years old, but at a minimum age 1 and 20 pounds.

2 FORWARD-FACING TODDLER SEATS
In the back seat when the child has reached the height or weight limit of the rear-facing seat to about age 4 and 40-65 pounds.

3 BOOSTER SEATS
In the back seat from about age 4 to at least age 8.

4 SAFETY BELTS
At age 8 and older and taller than 4'9".

All children age 12 and under should ride in the back seat.

Insurance to Fit Your Needs—We Sell It All

Business Insurance

- Workers Comp
- Business Owners
- General Liability
- Commercial Property
- Commercial Auto
- Data Break/Cyber Liability
- Builders Risk
- Employment Practices Liability
- Bonds
- Group Health
- Group Life
- Group Dental
- Group Vision

Personal Insurance

- Private Passenger Auto
- Classic/Antique Auto
- Homeowners
- High Value Homeowners
- Recreational Vehicle
- Renters Insurance
- Rental Dwelling
- Personal Umbrella
- Mobile Home
- Condos
- Motorcycle
- Watercraft

Health & Life Insurance

- Individual Health Plans
- High Deductible HSA
- Medicare Supplement
- Medicare Prescription Drug
- Short/Long Term Disability
- Term/Universal/Whole Life
- Long Term Care
- Travel Medical
- Dental
- Vision

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Our number ONE focus
is YOU



Independent Insurance Agents

WIN! WIN! WIN! TRIVIA CONTEST

This quarter Frimark/Keller & Associates is sponsoring a Trivia Contest and offering you a chance to win a \$5 scratch off lottery ticket. Test your knowledge! Answer the question below and you could be this quarter's winner. The entry closest to the correct answer to the following question will be the winner. If more than one person has the exact same answer, the winner will be the person whose name is pulled from a hat. Write your name and answer, then fax to 847-907-9479, mail this page to 1920 Thoreau Drive, Suite 114, Schaumburg, IL 60173, or email your name and answer to vicki@frimarkkeller.com. Good Luck!

What has changed in this newsletter?

Your Name: _____

Address or Contact Details: _____

Your Answer: _____

Last Quarter's Winner:

Congratulations to Matthew Serpe for correctly answering last quarter's trivia question! For the correct answer **Matthew** has won a \$5 scratch off lottery ticket. **Last quarter's question was: Name at least two of three European cities—in Belgium, the Netherlands & Italy—famous for their canals.** Answer: Bruges, Amsterdam, and Venice