

Gotcha Covered

Frimark/Keller & Associates

February-May 2013

Volume 4, Issue 1

Bob's Notes

In our last newsletter I wrote about taking care of someone during a fire in January, and as I was thinking what to share this month....boom, here comes 10 inches of rain. Flooding all over the area, basements and family rooms under water, and many of our clients calling for help, and help is what we sell. We have spent five years promoting the need for Sewer Back-up coverage and Flood insurance, and fortunately, most of you have bought the protection, so as the calls came in, the coverage was in place. The next step was getting the situation mitigated and our people back to normal. This is the time where we become your Claims Advocate, and that is what you need to make sure the process goes

smoothly, and you are back to normal as soon as possible. As of this writing, we are working to finish that process, but as sure as I'm writing this, another flood, hailstorm, windstorm, etc. will affect our area, and we will be called on again.

That is why we are so determined to sell you the proper coverage. I know that saving money is the mantra heard over all of the media, but all policies are not the same. Sometimes the cheapest isn't the best, particularly when a claim occurs. Interestingly, you don't know what you've really bought, until you have a claim. They don't mention that on the commercials. We will be sending out claim surveys to those affected, to see how we have done, and it is impor-

tant to me that we do well. We strive to provide "world class" service to all of our customers. We love your referrals, and we only get those if you are happy with us.

As summer is upon us, let us help you with your "toy" insurance. Motorcycles, boats, campers, specialty cars, are all things we can protect. Summer activities are best enjoyed when our loved ones and our things are well protected. We'll take care of that, and you have a great summer!! One last thing.....Vicki is doing her best to communicate with our customers via Social Media. For those on Facebook, please like us and you can also connect with me on LinkedIn. Give it a try.

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Meet Your Protection Team



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

L-R: Helen Muguire, Keith Armstrong, Vicki Colletti, Howard Frimark, Beth Gawlinski, Bob Keller, and Kelly Wolf

Save the Date

Come join us for
**Customer
Appreciation
Day.**

October 1st from
3pm-7pm.

Stop by the office
for some food
and drinks and to
say hello.

THANKS A MILLION REFERRAL PROGRAM



Thank You for the Referrals! Thank You! Thank You!

Thanks to all our clients who graciously referred their family, friends, and associates to our agency. We couldn't do it without your help. A special thanks go out to: Chuck Dobra, Caesar Gamboa, Judith Villiani, Greg Pool, Josephine McReynolds, Phillip Perlberg, Chris Emerson, Annie Ursache, Henry Jarosz, Mike Hartman

AND THE WINNER IS....Carl and Betsy Kachan, the Grand Prize Winner of the iPad. Carl and Betsy were eligible to win this amazing prize for simply referring a friend to our agency for their insurance protection. Carl and Betsy have been loyal customers for Frimark/Keller & Associates for over 20 years. We are all very excited for their newfound luck in 2012!

Congratulations Carl and Betsy!

Thank You! Thank You! Thank You!

Our agency is nothing without your loyalty and faith in us. Thanks to all our clients who graciously referred their family, friends, and associates to our agency. We build our agency on your positive comments. We couldn't do it without your help!

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

Rotary Foundation or St. Jude Children's Research Hospital

Every **month** we will draw a winner for a **\$40 Dinner for Two**

At the **end of the year** we will pull a winner from all the clients who made a referral for a **\$350 Shopping Spree**

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!



Home Inspections: Not Just For Buyers

When buying a home, ordering up a property inspection is just plain common-sense. But that's not the only time you should consider calling in a professional to check out the condition and safety of buildings and equipment.

For instance, if you plan to sell a home, calling in a professional who can pinpoint



any structural problems or present you with a clean bill of health for your house could save you both time and money.

How? If any problems are identified, you're fully in control of how and when they are put right. And offering your potential purchasers a copy of a positive inspection report could speed up the process and reduce the risk of last-minute hitches with the sale.

Even if you're not buying or selling, a professional home inspection can be useful in helping you maintain a structurally safe home, ensure pipe work and duct work is all in-tact, and provide early warning of any issues that fixing will enable you to save money in the long run.

April is National Home Inspection Month. To learn more or find a home inspector, check out the American Society of Home Inspectors website at www.ashi.org.

“Like” Us On Facebook

We wanted to reach out to see how you were doing and share some exciting news with you as well.

We have been taking the time to upgrade our digital marketing, in order to keep up communications with our clients. If you didn't know already, we as an agency, as well as Keith Armstrong, have a Facebook Page and we really think these pages will help us connect with our clients and help service all of their insurance needs.

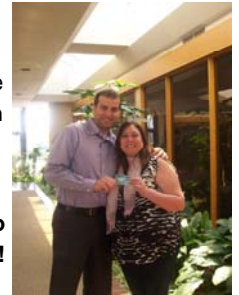
We are very excited for this opportunity to

continue to meet so many amazing people like you and develop new and lasting relationships. We are so excited that we are thinking, “What could we do to show our appreciation?” So Keith Armstrong is launching a sweepstakes on his Facebook Page Thursday, June 6 thru June 28th. We would encourage you to visit his page, give him a “like” and let him know how you and your family are doing to help his Facebook Page generate some activity. This is a great way for us and Keith to re-connect with a lot of you that may use Facebook regularly.

Please give Keith Armstrong's and Frimark/Keller & Associates' page a visit at: www.facebook.com/keith.frimarkkeller & www.facebook.com/FrimarkKeller-Associates

Stay in touch with Keith and keep an eye out for more details on his sweepstakes that start on June 6th.

Congratulations to Erin Smyrniotis!



Quick Tips From Your Insurance Team



Helen Muguire
Commercial Lines CSR

What is Cyber Liability Insurance?

Cyber Liability addresses the first- and third-party risks associated with e-business, the Internet, networks and informational assets. Cyber Liability Insurance coverage offers cutting edge protection for exposures arising out of Internet communications. The risk category includes privacy issues, the infringement of intellectual property, virus transmission, or any other serious trouble that may be passed from first to third parties via the Web.

Building a new home?

Give us a call before you start construction to make sure proper coverages are in place with a Homeowner's Form. *Several restrictions and limitations apply; such as having insurance coverage in place before the completion date of the foundation.*

Renovating?

Let us know so your home policy can be updated to make sure you are properly protected.



Keith Armstrong
Personal Lines CSR

What Is Flood Insurance?

With the current rainfall and flooding of streets we thought it would be helpful for our clients to know what Flood Insurance is.

Floods are one of the most common hazards in the United States.

Flood losses are not typically covered under a homeowners policy.

FEMA manages the National Flood Insurance Program (NFIP), which makes



FloodSmart.gov
The official site of the NFIP

federally-backed flood insurance available in communities that agree to adopt and enforce floodplain management ordinances to reduce future flood damage.

Find out if your home or business is at risk for flood educate yourself on the impact of a flood could have on you and your family. FEMA's Flood Insurance Study compiled statistical data on river flows, storm tides, hydrologic/hydraulic analyses, and rainfall and topographic surveys to

create flood hazard maps that outline your community's different flood risk areas.

Flood Insurance is available whether the building is in or out of an identified flood-prone area. There is a 30-day waiting period before flood insurance goes into effect, so call us today for a quote.

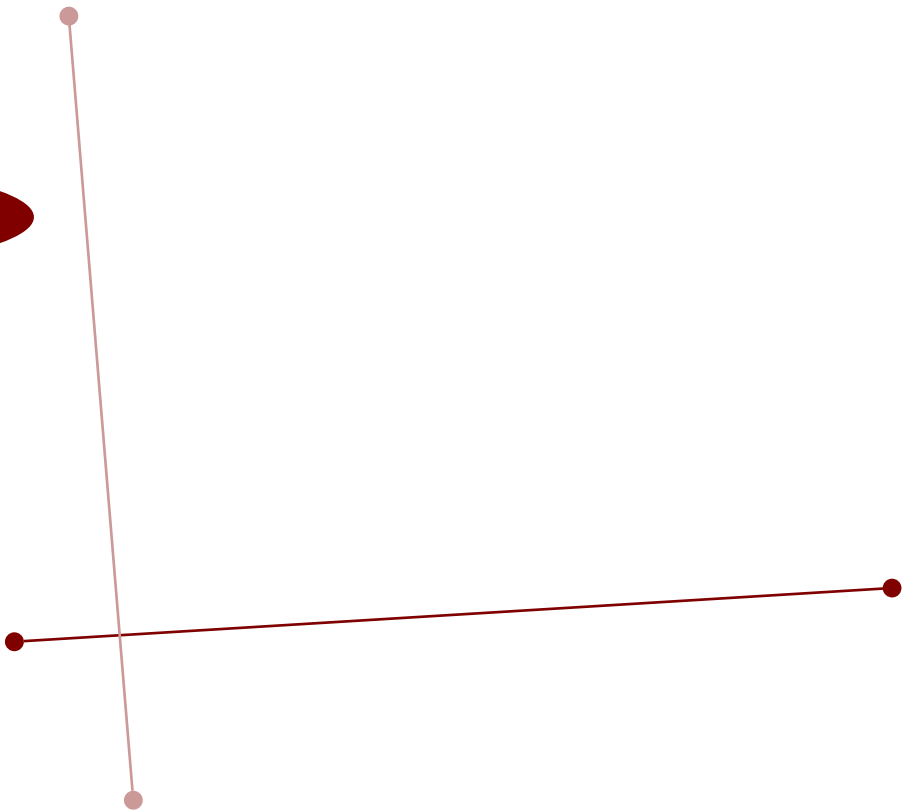
Resource: www.ready.gov/floods



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● Our number ONE focus is YOU



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 was Gottlieb Daimler famous for?

Your Name: _____

Address or Contact Details: _____

Your Answer: _____

Last Quarter's Winner:

Congratulations to Rich Podolski for correctly answering last quarter's trivia question! For the correct answer **Rich** has won a \$5 scratch off lottery ticket. **Last quarter's question was: Alaska has the nation's longest coastline. Florida is second. But Which state is third?** Answer: California at 840 miles, according to the most common way of measuring it. But we will also allow Louisiana which comes third by a less common method.