

Gotcha Covered

Frimark/Keller & Associates

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Bob's Notes

The most asked question in the agency continues to be "Am I covered if I rent a car?" Let me address this question with you now, and I hope I clear this up. My first response would be where are you renting the car? If it is outside of the USA, then ALWAYS buy the insurance with the car. Although some auto insurers can extend Collision and Comprehensive outside the US, always buy the insurance. An accident without the local insurance will ruin your entire trip, and there is probably no coverage on your policy.

If you are renting a car in the US, then your personal auto policy would respond, with the same coverage that you have on your other cars. You do not need to buy the insurance, and your car would

be covered, just like your regular car (assuming you carry comprehensive and collision and full liability coverage). Some rental companies may charge you for loss of use or diminished value, should you be in an accident with their car. This is a separate coverage which may be available. Give Helen a call and she can review it with you.

When renting in the business name using business auto coverage, you must have both Hired Car Liability and Physical Damage endorsements on your policy. There are some restrictions on renting trucks and the value of vehicles being rented, but if you are renting standard automobiles, you would need both endorsements. Give Tom a call to make sure you have the proper cover-

age. For more information on rental car coverage visit our website to find the fact sheet.

Thanks for reading our newsletter. Check out our revised website at www.frimarkkeller.com and check us out on Facebook.

We also will be blogging on our website, so if you want to comment on anything, be our guest. Special thanks to this quarter's business of the quarter, Links Technology Solutions. I have known Brian Burke for over 30 years and he and his team have built a marvelous business in Schaumburg.

Our entire team is here at your service. Thanks again for your business.

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We Need Your Help:

We are always updating our files, please send us your email addresses, comments, or suggestions on our newsletter to:

vicki@frimarkkeller.com

Meet Your Protection Team



The Frimark/Keller & Associates staff looks forward to providing solutions to all your

Pictured L-R: Beth Gawlinski, Tom Halpin, Vicki Colletti, Bob Keller, Helen Muguire and Howard Frimark

Like us on Facebook too! Just search

Frimark/Keller & Associates.

Meet the Employee

Beth Gawlinski joined the Frimark/Keller & Associates Insurance Agency in 2008, as the agency's accountant. Beth attended DePaul University in Chicago, Illinois. Beth brings with her over 15 years of experience in the accounting industry. She is responsible for servicing our agency's accounting department. Her accounting knowledge is an asset when providing customers and companies' information about billing questions.

Beth is fully committed to providing

the highest possible standards of customer service, support and quality assurance to our clients.

Beth lives in Chicago with her husband Mike and their two children, Lauren and Rebecca. When not working Beth loves spending time with her family and going to her daughters' basketball, volleyball and softball games. She also enjoys taking trips with her family. Recently she visited Mount Rushmore and Yellowstone. She also likes going to sewing class.

Beth can be reached at beth@frimarkkeller.com or 847-692-3010 for any questions, comments, or concerns you may have.



Thanks a Million Referral Program



Thank You For Referrals! Thank You! Thank You!

Thanks to all our clients who graciously referred their family, friends, and associated to our agency. We couldn't do it without your help.

AND THE WINNER IS... Glenn Szurgot, the Grand Prize Winner of the \$350 Shopping Spree. Glenn was eligible to win this amazing prize for simply referring a friend to our agency for their insurance protection. Glenn has been a loyal customer of Frimark/Keller & Associates for 35 years. We are all very excited for his newfound luck in 2010!

Congratulations Glenn!

Business of the Quarter: Links Technology Solutions Inc

Founded by Brian Burke, Jim Burke and Bob VanValkenburg in October, 1999, Links Technology Solutions Inc is a privately held family business that has grown into an information technology powerhouse with several divisions.

Links started as a consulting company that provided high level quality assurance analysts along with programmer/developers to major corporations across the country. Now Links has grown to include business and IT analysts and project managers to an office as small as Frimark/Keller to a Fortune 500 company such as Cisco Systems or BP Amoco.

In 2003 Links began its local support/help desk, and web site development divisions. Today they

provide integrated support for the complete networks of their customers. This includes everything from servers to blackberry's and iPhones. In addition, they have developed original websites for hundreds of customers, ranging from technology intensive sites such as the Schaumburg Park District's (www.parkfun.com), to more basic and functional sites such as our site at Frimark Keller (www.frimarkkeller.com). Next up for Links: development of mobile websites for use on smartphones.

In 2009 Links completed development of their first custom software product for sale to commercial users, and it was a great success, garnering almost 50% of the market in its first year. This

software, which can be hosted at a Links data center, or installed on the customer's servers, is named Tariff Shark. It enables any utility to electronically create and report tariffs in the format required by the federal government. All training and support for Tariff Shark was created, and is provided by Links. Links Technology Solutions.....a great success story. Built from the ground up, and a Frimark/Keller customer from the beginning!

For more information contact Links Technology Solutions Inc 440 E State Parkway in Schaumburg Phone: 847-252-7600 Website:

www.linkstechnology.com

Future Protection Team Members



Frimark/Keller & Associates would like to congratulate the Express Hockey team on their 2nd place finish in the Dundee tournament. Mae Olshansky (first row on left) is the granddaughter of Howard Frimark.

Congratulations Express!

Quick Tips From Your Protection Team



Helen Muguire
Personal Lines CSR

Jewelry Insurance is INEXPENSIVE!!!

A pearl necklace for Christmas? What about a sparkly tennis bracelet for Valentine's Day? **Did you know that a typical home insurance policy covers jewelry for only \$1,500?** Now's the time to get these items insured! These precious items have sentimental value and they deserved to be insured. Contact our office to insure your items. Our insurance carriers will need either an appraisal for a full description of your item or a receipt.

Do your employees have access to company vehicles?

If so, a good hiring practice might be to request that applicants bring their current Motor Vehicle Report, available for a nominal fee from the local DMV, to the interview. This would avoid any surprises and costly surcharges when updating the drivers list with the insurance company. As your agent, we are not permitted to provide Motor Vehicle Reports for hiring purposes.



Tom Halpin
Commercial Lines CSR

Get the Family Protection You Need

Are you paying too much for your life insurance? Do you know if you have enough coverage? A 15 minute call to Frimark/Keller & Associates Insurance can help you answer these very important questions. Whether you need to provide for your family's continued financial protection, pay off your mortgage, or protect your business, **NOW IS THE TIME** to call us at **847-692-3010**.

The rates shown are based on the insured qualifying for the Preferred Best underwriting classification and are not available to all insureds. Applications are subject to the underwriting standards of Pekin Life Insurance Company. Premiums are subject to change after 20 years.

Monthly Premiums for Pekin Life Insurance 20 Year Super Preferred Term Life Policy

AGE	\$250,000 Death Benefit		\$500,000 Death Benefit	
	MALE	FEMALE	MALE	FEMALE
40	\$36.32	\$29.36	\$42.63	\$36.11
50	\$70.91	\$49.59	\$104.40	\$70.04
60	\$175.74	\$105.92	\$275.35	\$170.08

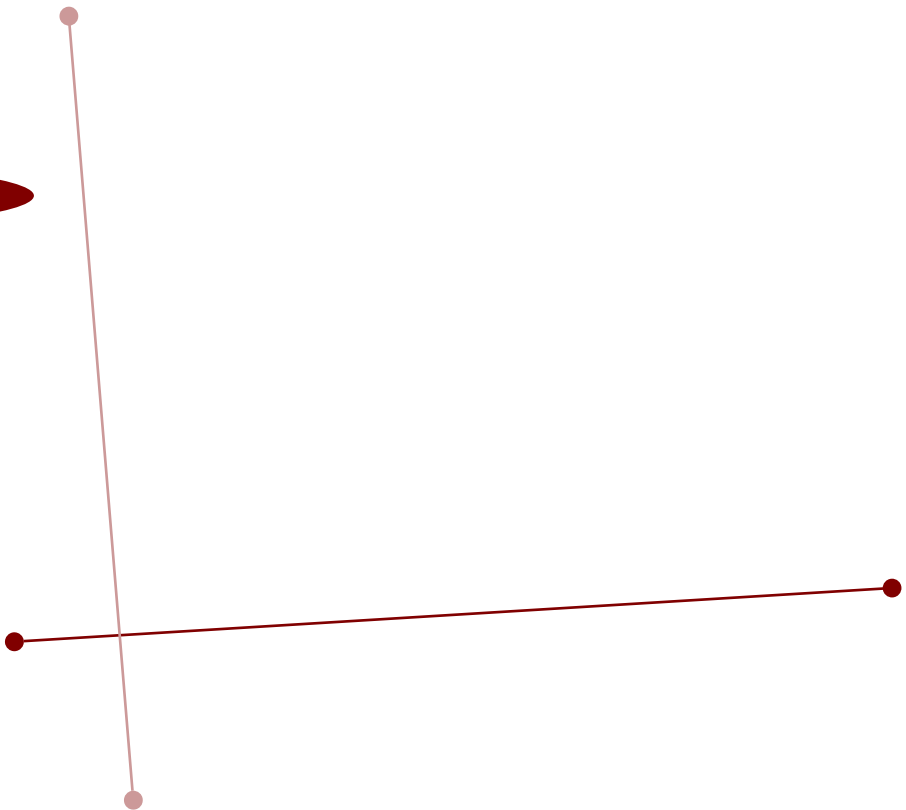


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Check us out on the web!
www.frimarkkeller.com

● Our number ONE focus is
YOU



WIN! WIN! WIN! TRIVIA CONTEST



This month 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 down your name and answer, then fax to 847-692-7253 or mail to 422 N. Northwest Hwy., Ste. 100, Park Ridge, IL 60068 this page or you can email your name and answer to vicki@frimarkkeller.com. Good Luck!

By what name is the musical instrument called a French harp better known as?

Your Name: _____

Address or Contact Details: _____

Your Answer: _____



Last Quarter's Winner:

Congratulations to Betsy Kachan for correctly answering last quarter's trivia question! For the correct answer **Betsy** has won a \$5 scratch off lottery ticket. **Last quarter's question was: Precious stones and quartz were the natural forerunners of which 13th century inventions?** Answer: Glasses or spectacles, invented around 1280. Before then, (rich) people would try to magnify vision by looking through emeralds and quartz.