

Gotcha Covered

Frimark/Keller & Associates

Jan-Mar 2016

Volume 7, Issue 1

Bob's Notes

Spring is here and summer on the way! I want to mention a coverage and policy that every business and family should have. That is an Umbrella Liability policy. This is a policy that increases your liability insurance and your auto insurance by an additional \$1million or more. How does that work? Well, for example, if an employee is driving their personal car for a business purpose (sales call, delivery, going to the post office, picking up lunch for the office, etc.) and gets in an accident, the business could be sued (and probably would be). Were the accident severe, the judgment could be severe. As you know from the news in recent high celebrity cases, juries are awarding millions. An umbrella

policy would protect your business for an additional \$1-2million or more. Business-owners...these things happen, and, if you have an umbrella, maybe it's time to increase the limit. In most cases, that is done very inexpensively.

Likewise, families need an umbrella, too. That same auto accident or an accident at your home would impact your family and your financial picture forever. A case occurred where some young children were walking and playing on the sidewalk in front of an insured's home. The family dog was in the yard and, in a friendly manner, went up to the young children. One of the children was frightened and ran out into the street

and was struck by a passing car. The family was sued for well over \$1million for their dog. This coverage is inexpensive, but invaluable in today's world. If you don't have an umbrella, may I ask why?

Personal or business, give us a call and we can let you know how to get one in force. If you have an umbrella, we can let you know the cost of increasing your limit.

Welcome to our newest employee, Brittany Drugon. She will be working in our personal insurance department. Say hi to her the next time you call! I wish everyone a great summer season. Let us know how we can help protect your family and your business.

Inside this issue:

2015 Referral Grand Prize Winner	2
New Referral Program	2
Quick Tips From Your Protection Team	3
Save the Date: Free Shred Day	3
Meet the Employee	3
Trivia Contest	4

Meet Your Protection Team



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

Front Row (Left to Right):
Beth Gawlinski, Brittany Drugon,
Kelly Wolf, Vicki Colletti

Back Row (Left to Right):
Bob Keller, Howard Frimark,
Kate Leahy, Keith Armstrong

We offer all of these services!

- Home Insurance
 - Auto Insurance
 - Personal Umbrella
 - Flood Insurance
 - Business Insurance
 - Life Insurance
 - Boat Insurance
 - Motorcycle Insurance
 - Recreational Vehicles
- And much more!

THANKS A MILLION REFERRAL PROGRAM



AND THE WINNER IS...GREG POOL, the Grand Prize Winner of the 43" Toshiba LED TV. Greg was eligible to win this amazing prize for simply referring a friend to our agency for their insurance protection. Greg has been a loyal customer of Frimark/Keller since 2007. We are all very excited for his new-found luck in 2015! **Congratulations Greg!**

Thank you for the referrals! We would like to thank all of our clients who graciously referred their family, friends and acquaintances to our agency. We couldn't do it without your help!



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 (don't worry—we ask) we will send you a **\$5 Dunkin Donuts Gift Card** and we will make a **\$5 donation** to both the:

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

Every **other month**, we will give away **\$100 Wyatt Austin Jewelry Gift Cards**

In **December**, we will pull a winner from all the clients who make a referral for a **GoPro HERO4 Camera**

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.



Quick Tips From Your Protection Team



Commercial Umbrella Liability Coverage

I would like to discuss Commercial Umbrella Liability in this issue of our newsletter. As a business owner you have planned, worked hard, and have developed a deep dedication to succeed. But an accident or a lawsuit brought against your business could put you out of business for good.

Kate Leahy
Commercial Lines Account Executive

Once the Limits of Liability are used up on your General Liability, or your Auto Liability, and or your Workers' Compensation policies an Umbrella policy kicks in with "Excess Liability Limits." It's like an extra layer of protection. A second band-aid if you will. You may not think you need an Umbrella but what if a client has a bad fall at your place of business or what if an employee is badly injured while at work, or you suspect a client of theft but he/she later is discovered innocent and then sues you for defamation of character? All these things happen on a regular basis, and with the way our economy is today, you may want to double think the purchase of an Umbrella Liability policy. This coverage is not really that expensive, and besides giving you that extra layer of protection you need, it will also give you peace of mind. Give us a call today and we would be happy to provide you with this all important coverage.



License Plates and Driver's License Renewals

Due to the lack of a state budget, the Illinois Secretary of State's office is suspending the mailing of vehicle registration and driver's license

Keith Armstrong
Personal Lines Account Executive

reminder notices. We encourage all of our clients to be mindful of your vehicle registration status. You can sign up for reminder notices electronically. Go to www.ilsos.gov/greenmail to get a reminder.

Save the Date

Frimark/Keller & Associates will be hosting a **FREE Shred Day**

Saturday, May 14th.

Join us from 9am to 12pm.

Parking lot: 1920 Thoreau Drive, Schaumburg, IL

You are your best defense against identity theft. Businesses and individuals are asked to bring financial statements, receipts, invoices and any other personal documents; and they will be shredded on-site for free!

Learn how to protect your identity. We will be on hand to provide advice on identity theft protection and answer any questions.



Meet the Employee - Brittany Drugon

Brittany Drugon is the newest member of Frimark/Keller, and she joined the team on March 7th, 2016. Brittany is a lifelong resident of the northwest suburbs and currently resides in Rolling Meadows with her boyfriend. Brittany is excited for a new path venturing into the insurance industry with Frimark/Keller after a nearly 10 year career in salon services. Brittany is dedicated to using her strong customer service background to provide all current, potential and future clients in experience beyond their expectations. When not working, Brittany loves spending time with her beautiful twin nieces. In the coming months and years, it's Brittany's intentions as well as passion to become an expert in all aspects of home and auto insurance to provide the knowledge and experience our clients deserve.

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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 Illinois 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!

To the nearest minute, how long does it take for light from the sun to reach the earth?

Your Name: _____

Address: _____

Your Answer: _____

Last Quarter's Winner:

Congratulations to **Elizabeth Cloud** for correctly answering last quarter's trivia question! For the correct answer **Elizabeth** has won a \$5 scratch off Illinois lottery ticket. **Last quarter's question was: What are the names of the twin Mars rovers that landed on Mars in 2004? Which one is still working on Mars?** Answer: Spirit and Opportunity. Opportunity is still working even though it was only intended to last 90 days.