

# Gotcha Covered

Frimark/Keller & Associates

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## Bob's Notes

Are you tired of Insurance Companies advertising on television? GEICO, Progressive, Liberty Mutual, Allstate...all saving you money. As someone who has been in the insurance business my whole life, I often ask myself, how can they all save me money? Doesn't someone have to be the cheapest? Is one company just smarter than everyone else, so they can charge less money? They somehow know who is going to have a claim and who is not and they magically only have those people call on the phone or check them out on the internet? I don't know if others ask these questions, it's probably just

that I have been doing this for so long!

I do wonder though, why don't most of the ads ever talk about protecting people, isn't that why people really have insurance? My experience tells me that people buy insurance for many reasons...because they want to protect their assets; because they want to protect their hard work; because they are concerned for their future; because they love someone...or perhaps because their bank says they must, or the state says they must. Whatever the reason, let me retell our vision here at Frimark/Keller. It is a little different than the

Gecko or Flo or any of the slick advertising.

Our vision is that we are licensed professionals, protecting families and businesses with top rated carriers and competitive pricing while giving "world class" service. That's our promise to you.

I look forward to seeing as many of you as can come to our Appreciation Open House on October 22<sup>nd</sup>. We will all be here to welcome you with a smile, some refreshments and maybe something to take home as well. Please stop by any time between 3 and 7.

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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!



Congratulations to Ulysses Umanos!  
Ulysses won our mid-year raffle prize for referring someone to our agency.



## SAVE the DATE!

**October 22, 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.

Let Vicki Colletti know if you are able to make it,  
[vicki@frimarkkeller.com](mailto:vicki@frimarkkeller.com) or  
847-907-4520.

We can't wait to see all of you!



# Quick Tips From Your Insurance Team



Kate Leahy  
Commercial Lines Manager

## Data Compromise or Data Breach

Let's talk briefly about the importance of carrying insurance coverage for Data Compromise or Data Breach for your business. Most small businesses do not believe a cyber-attack will happen to them. The odds are actually higher if you are a small to medium size business. The remediation costs are high when you encounter a cyber-attack. For example you would have to notify your clients, provide credit monitoring services, higher security experts or IT consultants, and face multiple lawsuits from your clients.

And **EVERY BUSINESS** is a potential target: A florist, restaurant, or other retailers that take credit card payments; a doctor's office that holds medical records; financial planners; tax preparers; and accountants with social security numbers and banking information on file.

The fact is, 60% of cyber-attacks target small to medium size businesses. It's an important and affordable coverage considering that 60% of small businesses close their doors within 6 months after a cyber-attack. Ask us today about this all important coverage for your business.

## Identity Theft Protection Tips For College Students

-Secure your personal documents, including financial aid paperwork, from the view of your roommate.

-Use strong passwords comprised of numbers, letters and symbols and change them often.

-Use a password-prompt when starting your laptop.

-Update firewalls and anti-virus software often.

-Avoid quizzes on Facebook that expose your personal information.

-Obtain your free credit report and review them often.

-Use a shredder to eliminate personal info that might be thrown in the garbage.



Keith Armstrong  
Personal Lines Manager

## Septemberfest Was a Hit

Over Labor Day weekend we had a booth at Schaumburg's Septemberfest. We enjoyed seeing everyone who stopped by our booth to say hi and sign up for our Fitbit drawing. We plan on being there next year, so make sure you stop by. We'd love to see you.



Congratulations to Louisa Feimster!  
She was our Fitbit winner.



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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](mailto:vicki@frimarkkeller.com). Good Luck!

**Twelve years ago, a new online store revolutionized the way we buy and listen to music.**

**What is the name of this store?**

Your Name: \_\_\_\_\_

Address or Contact Details: \_\_\_\_\_

Your Answer: \_\_\_\_\_

Last Quarter's Winner:

**Congratulations to Lauren Trzeciak** for correctly answering last quarter's trivia question! For the correct answer **Lauren** has won a \$5 scratch off lottery ticket. **Last quarter's question was: What has changed in this newsletter?**  
Answer: The color has change to blue.