

Gotcha Covered

Frimark/Keller & Associates

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Bob's Notes

Fall has arrived and many love this time of year the most. I write this on my granddaughter's 5th birthday and it brings to mind a concept called "never money". There are three types of money. Everyday money....this is money used to pay for current living expenses. Someday money....this is money that might be needed someday in the future to disburse for Travel, second home, etc. Never money...this is money that is planned for bequeathing to a spouse, children, grandchildren, or charity. One excellent way to bequeath that money and to

increase its value and to give it in a tax free instrument, is **single premium (you only pay once) life insurance**. Ask us about this.

We have moved our customer appreciation day to springtime from the fall. We will keep you all abreast of the date and time, but hopefully with a spring date, some of you will be able to attend. We really appreciate our customers and want to do what we can to make your insurance experience better. We have enhanced our methods of communication and are using texting as well as

Skyping and email video to connect with our clients. Let us know how we can do better in communicating with you.

Lastly, "open enrollment" is upon us for both individual health insurance, through the affordable care act, and for our Medicare Part D clients. If you have questions on your health insurance programs, perhaps we can help you with that as well. We are here to serve you and to be a source of information. We also have information on these topics and many others on our website. Check us out.

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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
 - Business Insurance
 - Flood Insurance
 - Life Insurance
 - Boat Insurance
 - Personal Umbrella
 - Motorcycle Insurance
- And much more!

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 (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.



Free Beneficiary Review

We would like to offer all of our clients a **Free Beneficiary Review Service**. A recent study shows that 80% of beneficiary forms on IRA accounts, pension plans and insurance policies are either out of date or not properly filled in. This can cause

problems when a death occurs. Even if we don't write your policy now, we can help you get the forms needed to update. Give us a call today at **847-907-4520**, to set up an appointment and make sure your loved ones are taken care of properly.



Quick Tips From Your Protection Team



Workers' Compensation Loss Control

In the past few months I have had more than the normal amount of claims come across my desk, most of which have been for Workers' Compensation coverage. Please be aware that Workers' Compensation holds what is referred to as an Experience Modification Factor.

Kate Leahy

Commercial Lines Account Executive

This factor goes up when there are too many claims and goes down as claims lessen in your business. If you have a high Experience Modification Factor your premium will be higher. If you have a low Experience Modification Factor your premium will be lower.

Please be aware that your insurance carrier has a loss control department that is more than willing to come to your premises and conduct a loss control survey and even meet with you and your employees to give advice as to how to keep Workers' Compensation losses down at your business. This a free service provided to you.

If you are interested please let me, Bob Keller, or Howard Frimark know. We will be happy to make arrangements.



Keith Armstrong

Personal Lines Account Executive

Last-Minute Checklist for Protecting Homes and Businesses for Winter Weather

-Prepare for a Power Outage: Heavy snow and high winds are a recipe for widespread power outages. Make sure you have alternative heat sources.

-Prevent Roof Collapse: If heavy snow begins to accumulate on your roof, remove snow with a snow rake with a long extension arm that will allow you to stand on the ground and remove it.

-Stay Safe and Warm: Inspect your heat source for damages which may cause a fire. Remove combustible items place near the heat source.

-Prevent Frozen Pipes: Make sure you have a continuous power to the building, insulate attic penetrations, have proper seals on doors and windows, and seal cracks on exterior walls.

For more information and other ways to help keep your home and business safe during the winter months please visit: disaster-safety.org/freezing-weather/

Success At Septemberfest

This was our second year at the Schaumburg Septemberfest. We had a great turn out. Thanks to everyone that stopped by our booth and spun our prize wheel. We can't wait to do it again next year!



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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 847-6371931, mail this page to 1920 Thoreau Drive, Suite 114, Schaumburg, IL 60173, or email your name and answer to vicki@frimarkkeller.com. Good Luck!

Where and what is the Challenger Deep?

Your Name: _____

Address: _____

Your Answer: _____

Last Quarter's Winner:

Congratulations to **Tom Sheagren** for correctly answering last quarter's trivia question! For the correct answer **Tom** has won a \$5 scratch off Illinois lottery ticket. **Last quarter's question was: Six actors or actresses have won three or more Oscars for their acting performance. How many can you name?** Answer: Katharine Hepburn-4, Ingrid Bergman-3, Walter Brennan-3, Jack Nicholson-3, Meryl Streep-3, Daniel Day-Lewis-3