

Gotcha Covered

Frimark/Keler & Associates

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Bob's Notes

As summer winds down and we move into fall, the biggest insurance topic of the day is "What does the Affordable Care Act mean to me?" Beginning in January of 2014 it will be a government requirement that everyone have health insurance. If you don't have health insurance you will be fined via a tax. There are many provisions to the new law that take place effective 2014. Just know this, Frimark Keller & Associates should be your go to place regarding questions on the new law. In Illinois, there will be an exchange which will provide coverage with a government subsidy. We will be here to sell you the coverage both in and out of the exchange. We are constructing a new page for our website www.frimarkkellerinsurance.com, which will explain much of the law and will be constantly changing as the new rules unfold. Our team will be available at 847-907-4520 to answer your questions, as well. Just know that when it comes to the Affordable Care Act, and Cover Illinois, we are the place to go.

One more insurance point....as I have been writing, Commercial Property Insurance and Homeowners Insurance premiums continue to rise. We understand your concerns with this, and we will do everything we can to hold them in place, and make sure you are getting all of the discounts that you can. Unfortunately, terrible storm results both Nationally and yes, locally as well, have caused this line of insurance to remain unprofitable. As your protection team, we will put you with the best insurance companies with competitive rates, but know, we won't skimp on your coverage to save a few dollars. We want to make sure we can be there for you when you need us. Do check with our team to make sure you are getting all the discounts available to you.

Lastly, welcome to the agency, All New Services, Safeco policyholders, and to all have a great rest of your summer. Stay cool!

Save the Date

Customer Appreciation Day!

October 1st, 2013, 3pm-7pm

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

8 Easy Tips to Protect Your Home & Business!

Your home doesn't have to be an open invitation to thieves; in fact, it can be the opposite. Here are ways you can make your residence one in which burglars will have no interest.

- 1. Outdoor Lighting** –Illuminate your home's entry points (doors and windows) and make sure the lights shine on the house, not in the eyes of any "observers."
- 2. Burglar Alarms** –For thieves, these alarms are a hassle, a big hassle, especially if the system is sophisticated.
- 3. Landscaping** –Don't give burglars hiding places. Trim bushes away from doors and windows, and at least two feet up from the ground.
- 4. Doors** –A strong lock installed in a weak door isn't a strong deterrent. Outside doors should be metal or solid hardwood and at least 1 ¾ inches thick. Frames should be made of equally strong material, and doors should fit their frames securely.
- 5. Locks** –The best bet here is a deadbolt with heavy strike plates secured with three-inch steel screws.
- 6. Marked Valuables** –Make your property harder for thieves to sell, for example, by engraving an identifying mark such as your driver's license number on your valuables.
- 7. Secure Windows, Sliding Glass Doors** –Drill through the corners of the sashes of double-hung windows and insert a removable metal pin. Secure sliding glass doors with a dowel placed in the lower track and flathead screws in the upper track.
- 8. Neighborhood Watches** –Participate in or organize a neighborhood watch program. A decal placed on a window near the entry points of your home will convey to burglars that they possibly are being watched.

Thanks A Million Referral Program

Step 1:

Refer a friend. When they call for a review, you automatically receive \$5 to Dunkin Donuts and we will make a \$5 donation to either the Rotary Foundation or St. Jude Children's Research Hospital

Step 2:

Every Month we will draw a winner for \$40 Dinner

Step 3:

End of the year, you could win a \$350 Shopping Spree

MANY THANKS to all our clients who have referred new clients our way. We appreciate it!



1920 Thoreau Drive Ste. 114 Schaumburg, IL Phone: 847-907-4520 Fax: 847-907-9479 E-mail: vicki@frimarkkeller.com

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!

Which country's flag consists of three equal-width vertical stripes of (from left to right) blue, white and red?

Your Name: _____

Address or Contact Details: _____

Your Answer: _____

Last Quarter's Winner:

Congratulations to Jesse Prince for correctly answering last quarter's trivia questions! For the correct answer **Jesse** has won a \$5 scratch off lottery ticket. **Last quarter's question was: What was Gottleib Daimler famous for?** Answer: He invented a gas engine & designed and built the world's first 4-wheeled vehicle. He was also one of the inventors of the motorcycle.