

Gotcha Covered

Frimark/Keller & Associates

January-March 2017

Volume 8, Issue 1

Bob's Notes

Happy 2017 to all of our friends from our team at Frimark/Keller & Associates. I wanted to touch on an insurance issue which affects some of our clients. With the tremendous success of ride sharing businesses such as Uber and Lyft, what are the insurance implications? A common exclusion on the personal auto policy is that the vehicle cannot be used for commercial purposes such as livery. Clearly there is no coverage while operating as a livery. Uber and Lyft do provide insurance for their drivers, from the time they contract with a

ride, until dropping them off at their location. This does not, however, cover the Uber driver while they are "trolling." That is the period when they have their computer turned on looking for a fare. This trolling period is when there is no coverage from the ride sharing company, and no coverage on the driver's personal auto policy. Many insurance companies will not insure this risk; however, there are some who do. We represent Travelers Insurance who have an endorsement to protect the driver during this period. If you are a ride sharing driver, or are

contemplating being one, give our office a call. If you already have Travelers Insurance, we can add the endorsement, or if you have another insurance company, we can advise you on how to make sure you are protected.

Feel free to give us a call on any other insurance questions you may have as well. We are here to give you "world class" service and to answer any questions you may have on your personal insurance, business insurance, life and health. Thanks for putting your trust in us.

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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

Summer toy season is around the corner! Contact us to get you covered.



THANKS A MILLION REFERRAL PROGRAM



AND THE WINNER IS...**JUDY SOPER**, the Grand Prize Winner of the GoPro HERO4 Camera. Judy was eligible to win this amazing prize for simply referring a friend to our agency for their insurance protection. Judy has been a loyal customer of Frimark/Keller since 2012. We are all very excited for her new-found luck in 2016! **Congratulations JUDY!**

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:

Schaumburg Food Pantry and St. Jude Children's Research Hospital

Every other month, we will give away a **\$50 Gift Card**

In **December**, we will pull a winner from all the clients who make a referral for an **Amazon Echo**

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



Ask Kate A Question About Your Business Insurance

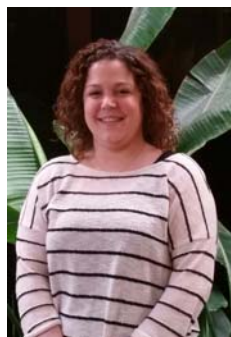
We are stating a new feature in this quarter's newsletter. We here in the House of Frimark/Keller are aware that sometimes your business insurance can be confusing to say the least. We enjoy educating our clients. We feel you should know as much

Kate Leahy
Commercial Lines Account Executive

about your insurance coverage as possible.

So I'm starting a new column in our newsletter. You may ask me any question you wish about your business insurance, and I will email you the answer, perhaps feature it in our next newsletter and/or on our Facebook page.

My email is kate@frimarkkeller.com. So, email away. I'm here for you! And remember the only dumb question is the question you do not ask.



Brittany Drugon
Personal Lines Assistant Account Executive

Update After Your Updates

Did you know that your insurance coverage changes if you do any updates to your home? Whether you update your kitchen or redo your bathroom, the amount of insurance will need to be adjusted.

You don't want to get paid for the old material that you had in your home if there was a claim. You could have just put in custom cabinets, but

only have coverage for builders grade. Also, you might be eligible for certain discounts that you were not receiving before. For example, a lot of companies offer a discount for having put on a new roof. We are here to help ensure that your home is properly protected. So, please contact us with any new info, and we will take of the rest.

Save the Date

Please keep Thursday, April 13th, 2017, open.

We would like to invite you to join us for our Annual Customer Appreciation Day.

Stop by the office for food and drinks in honor of you and mingle with your Protection Team.

We can wait to see you!

Annual Customer Appreciation Day

GET+TOGETHER

Frimark Keller 847-907-4520
When: Thursday, April 13 from 3:00 PM to 7:00 PM
Where: Frimark Keller & Associates 1920 Thoreau Drive North Schaumburg, IL 60173

Frimark/Keller & Associates

1920 Thoreau Drive
Ste. 114
Schaumburg, IL 60173

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 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!

What essential piece of kitchen equipment did Dr. Percy Spencer invent in 1946?

Your Name: _____

Address: _____

Your Answer: _____

Last Quarter's Winner:

Congratulations to **Lorraine Pontarelli** for correctly answering last quarter's trivia question! For the correct answer, **Lorraine** has won a \$5 scratch off Illinois lottery ticket. **Last quarter's question was: Two of Santa's reindeers are named after weather phenomenon's. What are the reindeers' names?** Answer: Donner, which means thunder in German, and Blitzen, which means lightening in German.