

Gotcha Covered

Frimark/Keller & Associates

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Bob's Notes

What a summer it's been already. I had the pleasure of walking my daughter down the aisle a couple of weeks ago. It was my second time at that. Maybe I'm getting better at it! Memories for a lifetime are created with family and friends. My beautiful wife, and 3 daughters, son in law and 4 grandchildren were all together celebrating this family event. Carrie brought her new husband, Chad, into the family.

While enjoying Father's Day, I took the time to reflect on this and how blessed that I am. I have had the joy of family and friends. At the same time, I have been part of a rewarding business, which allows me the flexibility to enjoy these things. For that I can thank our wonderful clients, and our great staff here at Frimark Keller & Associates. We are real people, just like our customers. Hopefully, we can make your insurance

experience a pleasant one. We are in the business of protecting things that you love... your home, your business, your life.

Thank you for taking a minute to read our newsletter. Let us know how we can make your experience with our agency better. Our aim is to add value to your insurance purchase, to make it more valuable and more personal.

Thank you for giving us the opportunity.

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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**

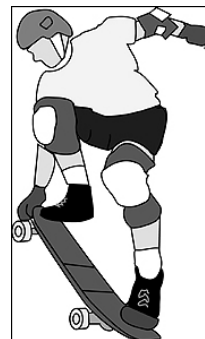
We love to receive referrals! Just ask them to call us at 847-907-4520 for a free no obligation insurance quote. Our foundations will benefit with each referral whether we are able to help with the referral's insurance needs or not.



Top Safety Rules For Using Skateboards

Every year, more than 75,000 kids and teens end up in the emergency room after skateboarding mishaps, prompting the American Academy of Pediatrics to warn that children under 5 should not be allowed to use skateboards and that children under-10 should always have

adult supervision. All users should wear protective gear including a well-fitting helmet, wrist guards, knee pads, proper shoes – and goggles to protect eyes from debris. Bicycle helmets that meet safety standards laid



down by the Consumer Product Safety Commission, are ideal and should be replaced every 5 years. It's also crucial that skateboards are selected according to the expertise and size of the user.

Quick Tips From Your Protection Team



Kate Leahy
Commercial Lines Account Executive

Workers' Compensation Audits

Over the past few months or so I have had several requests to revise Workers' Compensation Audits due to the fact that Workers' Compensation Exclusion Forms were never submitted. When I quote Workers' Compensation coverage I need to know who is to be excluded from Workers' Compensation. Officers, Managers, Partners, Sole Proprietors, Members, are often excluded from coverage. At the time of issue a Workers' Compensation Exclusion form is then signed by these people and sent to the insurance carrier. If the Workers' Compensation policy is not issued with these exclusions and an Exclusion form is not sent to the insurance carrier, all Officers, Partners, Sole Proprietors, Managers, and Members will be charged for at the time of audit. Some insurance carriers will NOT go back and take an Exclusion form to revise the audit. So please remember to give us the excluded individuals at the time we are quoting your Workers' Compensation.



Keith Armstrong
Personal Lines Account Executive

Home Inventory

Before a catastrophe strikes and you are faced with a loss, make a home inventory—lists, pictures or video the contents of your home. Having an up-to-date home inventory will help you get your claim settled faster and help you purchase the correct amount of insurance.

Make a list of your possessions, describing each item and noting where you bought it and its make and model.

Make sure to clip receipts, purchase contracts and appraisals to the back of your list. After you have this completed store it in your safe deposit box or at a relative's home; this way you will be sure to have something to give your insurance rep if your home is damaged.

There are apps you can create inventory lists right on your phone. These apps allow to take a picture and make notes. Check out Encircle, Snappii, and Sortly for Android or iOS phones.

Give us a call to update anything in your home such as jewelry, silver, or artwork.

2016 Shred-it Day

On May 14th, we had Mike Sanders, from Shred-it, stop by to give our clients the opportunity to protect their identity by shredding old bills securely. We were able to save 20 trees in the three hours we were here. Thanks to everyone who stopped by.



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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!

Six actors or actresses have won three or more Oscars for their acting performance.

How many can you name?

Your Name: _____

Address: _____

Your Answer: _____

Last Quarter's Winner:

Congratulations to **Ed Thommes** for correctly answering last quarter's trivia question! For the correct answer **Ed** has won a \$5 scratch off Illinois lottery ticket. **Last quarter's question was: To the nearest minute, how long does it take for light from the sun to reach the earth?** Answer: Traveling at about 186,000 miles a second, across almost 93 million miles, it takes light 8minutes (8minutes, 18seconds to be exact) to reach planet earth.