

Gotcha Covered

Frimark/Keller & Associates

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Bob's Notes

Spring is finally here! Welcome to the warm weather activities to come. We got through the winter and are all hyped up for a great summer. I have received much response to my Worker's Compensation letter sent to our Commercial Clients and some things bear repeating here. In the letter I wrote about the Worker's Compensation Law in Illinois. I wanted our customers to know that if they have employees, they are required to carry Worker's Compensation, subject to fines and other penalties. The fine for not having this coverage is \$500 for every day of non-compliance, with a minimum fine of \$10,000. Corporate Officers can be personally liable if the company fails to pay the fine. Sole proprietors may be required to carry

Worker's Compensation, even if they don't have any employees. This is in the case where they are considered to be in "extra hazardous" occupations. I just wanted to mention this here as well. If you have any questions on this, give our office a call.

I want to welcome Lesley Caetta to our team. She is working with Keith on personal insurance. As you know, we have an outstanding personal insurance team and can protect you and your family and their important possessions and their toys as well! I know you are going to enjoy working with Lesley. Winter over means getting out those summer toys.....boats, wave runners, trailers, RVs, classic cars, motorcycles, etc.

We have excellent markets to help you protect these things and more.

Lastly, check out the new look to our website. This is here to give you good reference and information on insurance topics, landing pages on particular subjects, Blog's, phone numbers for claims, and requests for quotes on insurance and ways to communicate electronically with our office. There are videos on insurance as well. I am trying to make sure that we communicate with you, our customer, in many ways. Always let me know any way we can make changes to make your insurance experience better

Have a great Spring and Summer to follow.

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Meet Your Protection Team



The Frimark/Keller & Associate staff look forward to providing solutions to all your insurance needs.

Vicki Colletti, Keith Armstrong, Beth Gawlinski, Kate Leahy, Lesley Caetta, Howard Frimark, Kelly Wolf and Bob Keller

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THANKS A MILLION REFERRAL PROGRAM



AND THE WINNER IS...DR. MICHELLE ALBANESE, the Grand Prize Winner of the 40" Samsung LED TV. Dr. Albanese was eligible to win this amazing prize for simply referring a friend to our agency for their insurance protection. Dr. Albanese has been a loyal customer of Frimark/Keller since 2011. We are all very excited for her new-found luck in 2014! **Congratulations Dr. Albanese!**

Thank you for the referrals! We would like to thank all of our clients who graciously referred their family, friends and associates 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 (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!



Quick Tips From Your Insurance Team



How to Help Protect Against Roof Collapses

During the winter storm season, it is important to monitor weather conditions and roof conditions to help protect against roof collapse.

- Monitor snow and ice accumulation across the entire roof of all buildings.
- Do not block building exits when removing snow from the roof.
- Be aware of any warning signs that

the building structure may be under significant stress, i.e. cracking of structural members, cracks that have developed on interior/exterior walls/ceilings, and unusual creaking or popping sounds.

- Inspect your property after the storm and prepare for the next storm by making the necessary changes.

Contact your insurance agent to report any damage and we will help you get the claim process started.

Jewelry Insurance is Inexpensive

Did you get a pearl necklace for Christmas? What about a sparkly tennis bracelet for Valentine's Day? The typical homeowners insurance policy covers jewelry up to \$1,500, if your items aren't scheduled. All we need from you is an appraisal with the full description of the new item or a receipt. Call us to get your new items covered.



Keith Armstrong:
Personal Lines CSR

Best Times and Duration For Exercising?

Although exercise (along with diet) holds the key to personal fitness, there's less agreement about how much you actually need and when is the best time to work out. Of course, you should always seek advice from a medical professional before starting your regime. And the amount you do – and when – may be dictated by your personal circumstances.

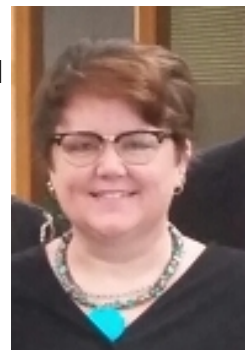
However, if you can, the American Council on Exercise suggests you should exercise when your body hits its warmness peak, which you can identify by taking your temperature throughout the day for a week or so. For most people this usually occurs in the late afternoon.

And according to the National Institute of Health guidelines, children and teens need an hour of physical activity daily, while adults require around 2 to 2-1/2 hours of moderate-intensity aerobic exercise every week – subject, as we said, to guidance from your physician.



Meet the Employee

Lesley Caetta joined the crew at Frimark/Keller in 2015. She brings to the table over two years of insurance marketing and customer service experience. Lesley attended Kenyon College in Gambier, OH. She lives with her husband Eli, and their two teenage daughters in Grayslake. When Lesley is isn't in the office, she loves to go camping; rustic style. She also loves to take in a Second City show when she can. Lesley can be reached at lesley@frimarkkeller.com. Or, simply call the office. She is here to help!



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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. Good Luck!

Name at least two of three European cities—in Belgium, the Netherlands & Italy—famous for their canals.

Your Name: _____

Address or Contact Details: _____

Your Answer: _____

Last Quarter's Winner:

Congratulations to Marlene Krick for correctly answering last quarter's trivia question! For the correct answer **Marlene** has won a \$5 scratch off lottery ticket. **Last quarter's question was: Which popular Christmas food was an American invention?** Answer: Eggnog