

# Gotcha Covered

Frimark/Keller & Associates

May-July 2014

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## Bob's Notes

Summer is here....Finally! I hope all of you are enjoying the season as I know for most, activities abound. Our Shredding Event in May was a huge success, and thanks to all that came and responded. I understand that we saved over 10 trees with the shredding and recycling, so that was really good. The importance of shredding today with all of the identity theft can't be underestimated. The Christmas Computer hacking at Target and other businesses has brought many coverage questions to the insurance industry.

Our business clients should know that Cyber Liability is a newer coverage that most

businesses should purchase. It will cover the business in case they are hacked. This would cover for stolen or hacked customer information or stolen or hacked personal information of employees. This is the hottest topic in insurance today, as all of the major insurance publications are full of claims examples and what the business owner needs to be protected. Call us and we will be happy to discuss this with you, or check out our Blog or Website on the importance of Cyber Liability Protection.

For our Personal Insurance Clients, your homeowner's policy can offer you valuable protection for identity theft. I know this is something

people are talking about. Identity Protection may be added to your insurance program, so let us discuss this with you. Give Keith a call and he will be happy to discuss this valuable coverage.

Lastly, I want to remind our friends of the importance of Life Insurance. I have had friends close to me pass in the last few months. As tragic as this often is, life insurance makes life so much easier for those left behind. Often it is the difference between the family keeping or losing the family home. It is much more affordable than most people think, so please, let's talk about this important protection.

Have a great Summer!

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## Meet Your Protection Team



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

Pictured L-R:  
Keith Armstrong, Beth Gawlinski, Howard Frimark, Kelly Wolf, Kate Leahy, Vicki Colletti, Bob Keller

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# 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 (no worries-we ask) we will send you a **\$5 Dunkin Donuts Card** and make a **\$5 donation** to either the

**Rotary Foundation or St. Jude Children's Research Hospital.**

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" Samsung LED 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!



## SAVE THE DATE!

Please mark your calendar for **October 16th, 2014.** Join us for our annual Customer Appreciation Day.

Join us for food and drinks from 3-7pm at our Schaumburg office.

Stop by and say hello to your Protection Team. We can't wait to see you!



## Free Shred-It Day Was A Success!

We would like to thank everyone that came by the office on May 31st, to shred their old papers. We saved 10.1 trees with all the shredding. We would like to give a special thanks to Jennifer and Jose at Shred-it for everything they did. Check out our Facebook page for more photos.



## Quick Tips From Your Protection Team

### How do you protect yourself and your business from Identity Theft?

With the data breach this past winter at Target and Michael's, we would like to give our personal and business clients a few tips to keep your personal and financial information safe.



Keith Armstrong: CSR

- Carry as little information as possible with you.
- Limit the amount of personal information you provide.
- Proceed with caution when shopping online.
- Keep close tabs on your accounts
- Shred documents before they end up in the trash



Kate Leahy: CSR

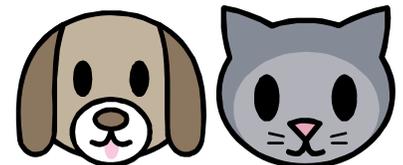
## 10 Basic Rules To Protect Your Pet When Traveling

This is the time of year when many of us hit the road for our annual vacations and, even when we travel a great distance, many of us just can't bring ourselves to part with our pets. So we take them with us.

Travel safety for pets is important all year round, of course, but never more so than when there's a long journey ahead.

Here are 10 simple rules for safeguarding yourself and your pet during journeys:

1. Always be sure your pet is well enough to travel.
2. If it has know problems or was recently sick, speak to your veterinarian.
3. Include any pet meds in your packing.
4. Get your pet micro-chipped if it isn't already.
5. Enclose animals securely to avoid injuries or distractions but don't put them in a trailer.
6. Take sufficient liquid for the journey & make frequent stops.
7. Stop and investigate if your pet seems unduly stressed.
8. Crack car windows open no matter how short your absence.
9. If traveling by air, check with the airline on requirements.
10. Always take documentation relating to ownership and vaccinations.

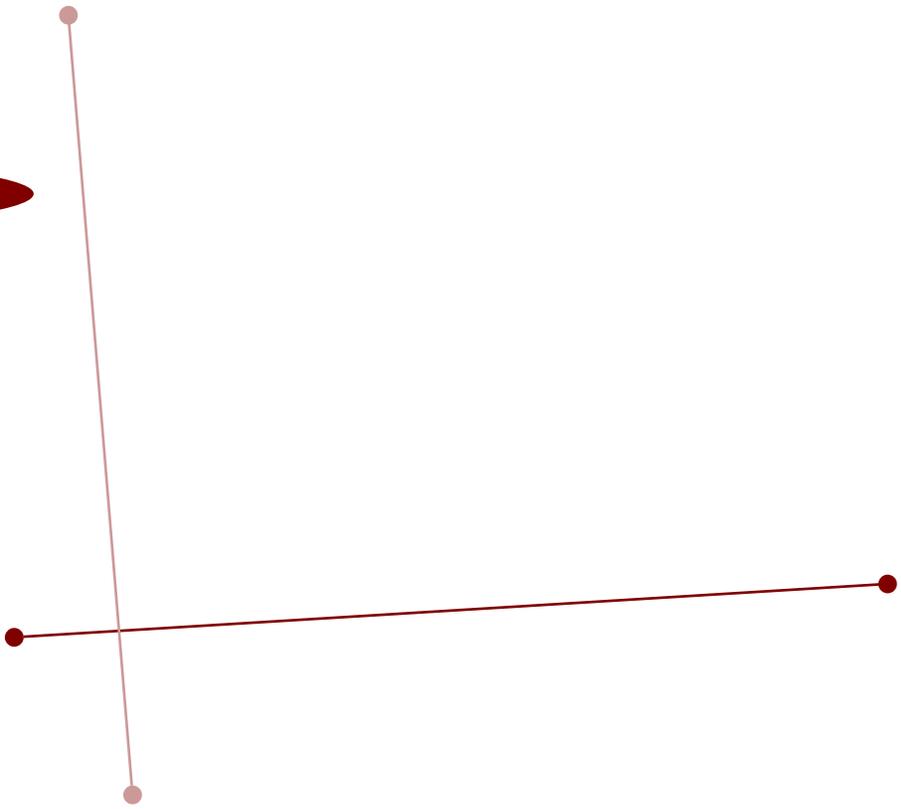




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● **Our number ONE  
focus is YOU**



## 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 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](mailto:vicki@frimarkkeller.com). Good Luck!

**What was the pen name of Samuel Langhorne Clemens? A bonus point if you can say where he got his pen name from!**

Your Name: \_\_\_\_\_

Address or Contact Details: \_\_\_\_\_

\_\_\_\_\_

Your Answer: \_\_\_\_\_

Last Quarter's Winner: **Congratulations to Henry McDonald** for correctly answering last quarter's trivia question! For the correct answer Henry has won a \$5 scratch off lottery ticket. Last quarter's question was: This year sees the centenary anniversary of the start of the Great War. It's also the 100th birthday of which great waterway? Answer: The Panama Canal, which is currently being widened and will be able to take ships carrying up to three times the current cargo limits in 2015.