

# Gotcha Covered

Frimark/Keller & Associates

November-January 2013

Volume 3, Issue 3

## Happy New Year from Your Protection Team



The Frimark/Keller & Associates staff wants to wish all of our clients a safe and healthy New Year.

### *Happy New Year!*

*Bob Keller, Howard Frimark, Helen Muguire, Beth Gawlinski, Keith Armstrong, Vicki Colletti and Kelly Wolf*

### Inside this issue:

NEW Referral Program	2
Insuring Wine	3
Quick Tips	3
Business of the Quarter	3
Trivia Contest	4

## Bob's Notes

Wow. I can't believe another year has passed, and a new one just begun. Last year was chuck full for me. We opened a new office, my daughter got married (her husband Keith is doing a great job for us and you on your personal insurance); my oldest daughter moved back from Florida with her 2 children ages 12 and 1. Christmas at our house used to be 7 people and it's swelled to 24. Nancy survived that and now it's on to the New Year.

New Year's Day started with my 3<sup>rd</sup> Daughter, Carrie reeling from a January 1<sup>st</sup> fire claim at her Wrigleyville Condo. Never a dull moment at the Keller household anymore! It was the condo downstairs from her that had the fire in the furnace, but now, up close and really personal I was able to see if our service and that of Safeco Insurance was

really what we were selling. We called the 24 hour claim number and presto, she was contacted by them on January 1<sup>st</sup> within a few minutes. She was moved into the Marriott on the mag mile that evening (not too shabby). Serve Pro began the cleanup and her clothes and furniture was picked up for cleanup. All of this was within the first 2 days. Frankly, I was impressed, and so was she and that is why, I know, people buy from us. We are real people and real people have problems, and that is why we are there.

I mention this so you know that we know what it is like when things don't go as planned, and that is what insurance is all about. We are real, not made up characters on TV selling insurance, and as such we know what real tears and many

prayers are like when misfortune strikes.

On a business note, we have a new referral program this year. Check out our digital office at [www.frimarkkellerinsurance.com](http://www.frimarkkellerinsurance.com) to check it out. Keith and Vicki have a new Facebook promotion going. Become our friend and you can win. Vicki and Keith can help with that. We will be doing a number of things that make it fun to do business with us, and we like to have fun too....but be assured, we take your trust seriously, like you were family. We want you to think of us when someone says insurance.

Happy New Year!

## Find us on Facebook

- Search Frimark/Keller & Associates and also search Keith Armstrong-Frimark/Keller & Associates and Like our pages.

# THANKS A MILLION REFERRAL PROGRAM



Thank You for the Referrals! Thank You! Thank You!

Thanks to all our clients who graciously referred their family, friends, and associates to our agency. We couldn't do it without your help. A special thanks go out to: Debby Savengago, Sue Weingart, Kurt Koziol, Bill Taglia, Christy Kremer, Carl Kachan

AND THE WINNER IS...Carl and Betsy Kachan, the Grand Prize Winner of the iPad. Carl and Betsy were eligible to win this amazing prize for simply referring a friend to our agency for their insurance protection. Carl and Betsy have been loyal customers of Frimark/Keller & Associates for over 20 years. We are all very excited for their newfound luck in 2012!

Congratulations Carl and Betsy!

## Thank You! Thank You! Thank You!

Our agency is nothing without your loyalty and faith in us. Thanks to all our clients who graciously referred their family, friends and associates to our agency. We build our agency on your positive comments. We couldn't do it with your help!

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

Every **month** we will draw a winner for a **\$40 Dinner for Two**.

At the **end of the year** we will pull a winner from all the clients who made a referral for a **\$350 Shopping Spree**

**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!



# Insuring Wine—Is It Worth It?

Those of us who like wine mostly do so for the taste, but there's a growing army of collectors who buy it for its potential investment value. You don't have to be particularly wealthy to lay down a good collection over a period of time. Then, it's not long before you start to wonder if you should be insuring it.

The main risks are that it could be damaged by natural events, from storms and earthquakes, to fire and temperature extremes, or by the effects of a power outage. Then of course, heaven forbid, there's the possibility of that vintage, treasured bottle, just slipping

through your fingers!

First, depending on the value of your collection or the type of risk—theft for instance—you may find that it is covered under your homeowners insurance policy. If not, or your wine is worth more than, say, \$5,000, you should think about taking out specialist insurance. There are two basic types of protection—a standalone policy that is appropriate for individual high-value bottles, or a blanket policy that just covers the total worth of the collection.

Naturally, your starting point is to have your wine stash professionally appraised, essen-

tial if you have high-value bottles, but commonsense whatever their worth. If you're prepared to accept a deductible (the amount of loss before the policy kicks in) you could find premiums quite attractive at around 50 cents per \$100 insured. As always with valuables, keep an accurate inventory and

notify your insurer of any changes.



## Quick Tips From Your Protection Team



Helen Muguire  
Commercial Lines CSR

# W

inter is still with us and water-related claims are on the rise. From frozen pipes to leaking roofs, water problems can really ruin your day. Here are some things you can do to prevent water problems in your home:

- On especially cold nights, open under-sink cabinet doors to allow warm air to circulate around pipes.
- Clear ice from the edges of your roof on a regular basis to prevent ice dams and roof leaks when snow begins to melt.
- Keep your home heated to a minimum of 65 degrees to prevent pipes from freezing. The temperatures inside the walls where pipes are located are substantially colder than the interior of your home.
- Regardless of the seasons don't leave your dish washer or washing machine running when you leave the house. A broken part or malfunction can fill your home with water in a short time.
- Identify the location for the main water shutoff in your home. Make sure every family member knows its location and operation.



Keith Armstrong  
Personal Lines CSR

## Business of the Quarter: Family Eyecare of Lockport

Since 1995, Family Eyecare of Lockport has provided eyecare for the entire family. Doctors John and Cheryl Fron provide comprehensive eye exams, contact lens evaluations, emergency eye care and screenings for eye diseases for all of their patients. Both doctors are TPA certified in the Advanced Treatment of Glaucoma and Ocular Disease.

Dr. John Fron graduated from Illinois College of

Optometry in 1990. Dr. John started his private practice in Lockport in 1994. He is a member of the Lions Club, Lockport Chamber of Commerce and Lockport Preservation Association.



Dr. Cheryl Fron graduated Cum Laude from Illinois College of Optometry in 1992. Dr. Cheryl began her private

practice with her husband in Lockport in 2004.

Both doctors live in Lockport with their daughters Allison and Lindsey.

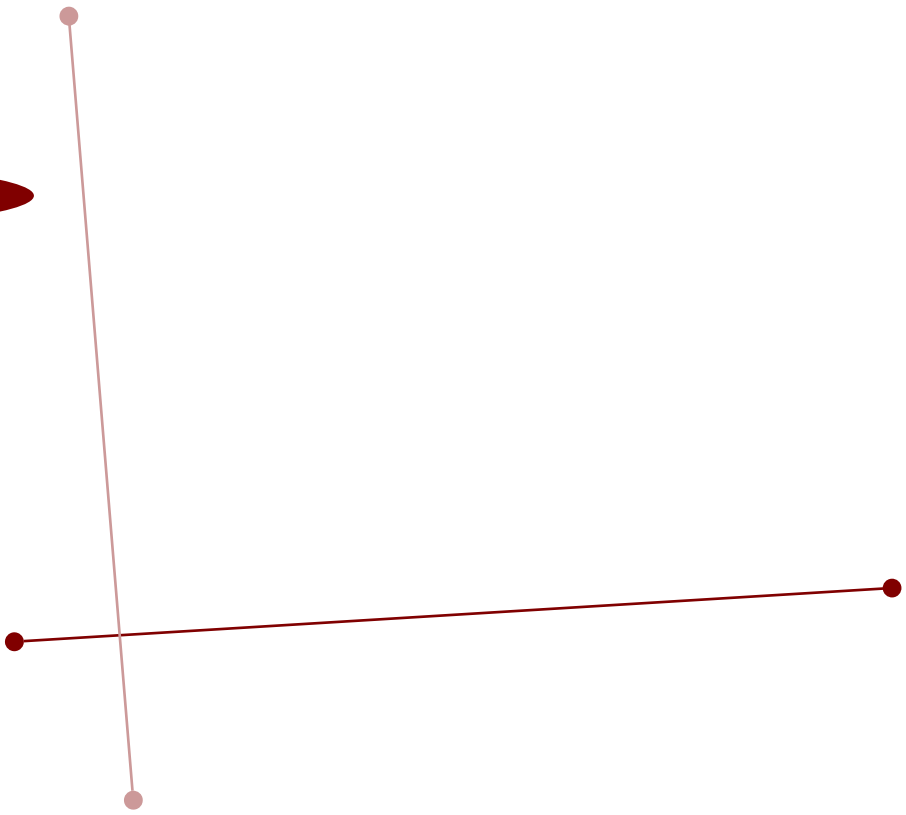
For more information contact:  
Family Eyecare of Lockport  
16612 W. 159th Street  
Suite 200  
Lockport, IL 60441  
Phone: 815-836-3937  
Web: [www.familyeyecareoflockport.com](http://www.familyeyecareoflockport.com)



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 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!

**Alaska has the nation's longest coastline. Florida is second. But which state is third?**

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

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

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



Last Quarter's Winner:

**Congratulations to Jola Wilk** for correctly answering last quarter's trivia question! For the correct answer **Jola** has won a \$5 scratch off lottery ticket. **Last quarter's question was: What is the world's 2nd highest mountain? Answer: K2, which is close to Everest and has a peak of 28,251 feet—778 feet lower than Everest.**