

Gotcha Covered

R.C. Keller & Company

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Tree Roots In You Sewer Line?

I would like to talk about a very important coverage that I feel that all homeowners should have on their policies: Service Line Coverage.

Most homeowners do not know that the repair or replacement of service lines on their property is their responsibility and most homeowners insurance policies typically do not cover damage to these service lines. Your sewer and drain pipes, power and cable lines, or private wells are just a few examples of what is covered under the service line coverage.

When would you use this coverage? When an old tree root cracks an underground pipe, when a water pipe freezes, or you experience an electrical surge from a lightning strike. The cost to repair the damaged service line and the excavation to get to the service line could run roughly \$10,000.

To give you the peace of mind knowing you are properly protected, you can spend as little as \$30 a year on this important coverage.

Give me a call today so we can check your current policy to see if you already have this coverage or if you are interested in adding this coverage to your policy. I want to protect your property and what's underneath it. ~**Keith Armstrong**

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Bob's Notes

Fall is in the air, and that means that winter isn't far behind. Today I'm reminded how close it is. We are in "open enrollment" for Part D Medicare coverages. It reminds me that the end of the year is near, and it reminds me to mention to our older clients that now is the time to review your Part D Medicare coverage and now is the time for us to let you know that we offer a full portfolio of Medicare products for those who qualify for Medicare coverage. Give me a call and we can discuss.

I also want to take the time to thank those who have referred customers to us this year. Referrals are the life blood of any business, and we especially appreciate them. Our referral program is our way to thank you for those referrals.

To our business owners, a reminder that life insurance is an important part of a business continuation program. Should a partner owner die, a life insurance program is the best thing to fund the buyout of that partners interest in the

business. I know this can be an uncomfortable topic, but it is one that insures the survival of the business. Let's have that conversation.

Lastly, I want to wish you all a Happy Thanksgiving...yes, we are almost there, and I don't want to miss expressing it. Thank you again to all!

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THANKS A MILLION REFERRAL PROGRAM



Two Google Home Hubs

Thank You! Thank You! Thank You!

Our agency is nothing without your loyalty and faith in us!

Refer a friend or relative 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:

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

In **February, April, June, August & October** we will give away a **\$50 Lettuce Entertain You Gift Card**

In **December**, we will pull **TWO Winners** from all the clients who make a referral for a **Google Home Hub**

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.

**Please consider writing an online review for
R.C. Keller & Company**



Do you have a Yelp Account?

Go to [Yelp.com](https://www.yelp.com)

Search for R.C. Keller & Company
Near: Schaumburg, IL

Write a Review & that's it!

Thank You, We LOVE Feedback

Search for us on [Google](https://www.google.com)

Please search for our Google listing using

"R.C. Keller & Company"
in "Schaumburg, IL"

Once you find us click "Write Review" on
the right side of the page

Please assign us a Star Rating and write us
a Review. Thanks!

Go to [Facebook.com](https://www.facebook.com)

Search for: R.C. Keller & Company

Scroll down to **Reviews** on the
right side of Timeline

Please assign us a Star Rating
and write us a Review.

You Rock!

We Love Reviews

Positive reviews from awesome customers like you help others to feel confident about choosing **R.C. Keller & Company** too. Could you take 60 seconds to go to Google, Yelp or Facebook and share your happy experiences?

Thanks For Your Review!

Call us today: (847) 907-4520!
Visit us online: www.keller-co.com

We thank you in advance!!!

Why Having Renters Insurance is a Necessity

It is a misconception that renters insurance isn't necessary. Many renters think that their belongings aren't worth enough for coverage, or that renters insurance is super expensive. If renters were to take the time to assess the value of their belongings versus the cost of insurance, they may start thinking differently.

Your "stuff" is worth more than you think

When you rent, there is no situation where you should never go without renters insurance. Why, because even when you rent that property is still at risk for damages, like fire or theft. If you think you don't have enough belongings worth buying renters insurance, take the time to assess your things. You may find you have more things than you thought and it's not just the big-ticket items that matter. Clothes, dishes, electronics, are what we are talking about.

You shouldn't depend on your landlord

Some landlords may offer tenants renters insurance, but most of the time the policy that your landlord carries only protects the building itself. This

means that only the structure is covered, not the items (your things) inside of it. Even if the refrigerator you use is owned by the landlord, and it breaks down causing hundreds of dollars of food to spoil, your landlord won't be responsible. In this situation, the claim would be handled through your renters insurance policy.

It's more than just "your stuff"

Mistakes happen, and in some cases the brunt of the damage may impact another tenant's things. When you have a renters insurance policy, the policy would help in the case of an accident like this. If your apartment floods for some reason and leaks, damaging your neighbors furniture, your renters policy would cover the damage up to your liability limits. The liability coverage will also have your back when it comes to an accident that can result in potential medical expenses. An example of this, is if a guest falls and trips and gets injured while on your property. Could you afford to pay their medical bills along with any legal expenses that arise? A typical renters policy will cover a full range of risks that you are exposed to by being a renter.

It's worth it

In most cases it's safe to say that you can afford renters insurance if you can afford a pizza or two every month. Of course premiums will vary between individual circumstances, but you shouldn't expect to pay big bucks for a policy. You can save on your renters insurance policy if you add it to your auto insurance policy, like a bundle.

Trust your local independent agent

Even though a renters insurance policy is on the less expensive side, if you don't shop around, you may end up paying more than you have to. Don't worry though, when you should through a local independent insurance agent, like R.C. Keller & Company, you don't have to do any shopping around. We do it for you. Less work and more savings for you.

Give us a call today to discuss the options we can offer.

2019 Summer Agency Outing

This year's agency outing took place at Arlington Racetrack on July 18th. It was a warm day but there was just enough wind to keep us cool. Even though we didn't win enough for early retirement we had a great afternoon.



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Fall Maintenance Tips

Your home is one of your most important possessions. By keeping it properly maintained, you can reduce the risk of a loss. We'd like to provide you with a few safety tips as the seasons change.

- Insulate water pipes in any area exposed to cold temperatures, and turn the thermostat up during extremely cold temperatures.
- Check your roof; for any damage and clean out your gutters and downspouts to keep fallen leaves from accumulating.
- Check the caulking around doors and windows that show deterioration and repair it.
- Inspect the caulking around showers, bathtubs, sinks and toilet bases; make repairs as needed.
- Have your chimney cleaned by a professional.
- Clean your dryer exhaust duct and space under the dryer. Remove all lint, dust and any other material.



We wish you a fabulous fall season!

WIN! WIN! WIN! TRIVIA CONTEST

This quarter R.C. Keller & Company 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 email to vicki@keller-co.com, fax this sheet to 847-637-1931 or mail this page to 1325 Wiley Rd, Ste 136, Schaumburg, IL 60173. Good Luck!

What supernatural movie comedy features the line "He slimed me"?

Your Name: _____

Address: _____

Your Answer: _____

Last Quarter's Winner:

Congratulations to **Caren Bagan** for correctly answering last quarter's trivia question! For the correct answer, **Caren**, has won a \$5 scratch off Illinois Lottery ticket. **Last quarter's question was: Sometimes to indicate weight, an octothorpe is also know as?** Answer: Number, Hash or Pound Sign (#)