

Gotcha Covered

R. C. Keller & Company

Bob's Notes

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We wanted to give you an update of what is happening on the insurance side of things for the COVID-19, better known as the Coronavirus. Many are asking if Business Income or Business Interruption Coverage would cover a loss of business due to the Coronavirus. The short answer is "no". In order for there to be a business income claim, there must be damage to property leading to loss of business. We are greatly aware of how this is affecting all businesses and will keep you informed on the insurance industry's response to the Coronavirus. To read more on the topic from Virtual

University of the Independent Insurance Agents and Brokers of America please [click here](#).

The Illinois Department of Insurance has issued a bulletin to all health insurance coverage and travel insurance that the federal Centers for Disease Control and Prevention (CDC) and the Illinois Department of Public Health (IDPH) have agreed to bear the cost of the lab test for the presence of COVID-19. You can read the full bulletin by [clicking here](#).

Throughout this crisis, our office will be open,

and our employees are taking the precautions as to if they are not feeling well, they will be able to work from home. If you have scheduled a meeting with one of our agents, in the coming weeks, we will be able to video conference or phone conference with you instead of meeting in person.

If you have any questions or concerns, please don't hesitate to give our office a call. We can discuss details with you further.

Thank you,

Bob Keller
Owner, R.C. Keller & Company

We Sell All Types of Insurance

- Home Insurance
- Auto Insurance
- Flood Insurance
- Life Insurance
- Business Insurance
- Boat Insurance
- Motorcycle Insurance
- Workers Compensation
- Umbrella Insurance

And more...

Your Protection Team



The R.C. Keller & Company staff looks forward to providing solutions to all your insurance needs.

Pictured (L-R):

Vicki Colletti, Kate Leahy, Keith Armstrong, Bob Keller, Kelly Savage and Kristina Morris

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2019 Thanks A Million Referral Program Winners

2019 End of Year Referral Winners!



Melvyn Perlman



Gary Clark

Both Melvyn and Gary won a Google Home Hub!

Thank you!

And the winners are...**Melvyn Perlman** and **Gary Clark**, the grand prize winners of a Google Home Hub. **Melvyn** and **Gary** were both eligible to win one of these prizes for simply referring a friend to our agency. **Melvyn** has been a loyal customer of R.C. Keller since 2012. **Gary** has been a loyal customer of R.C. Keller since 2005.

Congratulation again to Melvyn and Gary!

We would like to thank all the clients who graciously referred their family and friends to our agency. Our agency would be here without your confidence in us. We are looking forward to 2020!

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 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 **ONE Winner** from all the clients who make a referral for a **\$300 Amazon Gift Card**

We love 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.



Staff Favorite Recipes

Kelly Savage's Favorite

Crunchy Taco Cups

Makes: 12 cups (about 3-4 servings)

Ingredients:

- 1lb lean ground beef, browned and drained
- 1 envelope (3 tablespoons) taco seasoning
- 1 (10oz) can Ro-Tel Diced Tomatoes and Green Chiles
- 1 ½ cups sharp cheddar cheese, shredded (or you can use a Mexican blend)
- 24 wonton wrappers

Directions:

Preheat oven to 375 degrees F. Generously coat a standard size muffin tin with nonstick cook spray.

Combine cooked beef, taco seasoning, and tomatoes in a bowl and stir to combine. Line each cup of prepared muffin tin with a wonton wrapper. Add 1.5 tablespoons taco mixture. Top with 1 tablespoon of cheese. Press down and add another layer of wonton wrapper, taco mixture, and a final layer of cheese.

Cook until wonton wrapper tips are brown and cheese is melted.



Kate Leahy's Favorite

Mom's Peach Cobbler

Ingredients:

- 5 peaches, peeled, cored and sliced (about 4 cups)
- ¾ cup granulated sugar
- ¼ teaspoon salt

For the batter:

- 6 tablespoons butter
- 1 cup all-purpose flour
- 1 cup granulated sugar
- 2 teaspoons baking powder
- ¼ teaspoon salt
- ¾ cup milk
- Ground cinnamon

Directions:

Add the sliced peaches, sugar and salt to a saucepan and stir to combine. (If using canned peaches, skip to step 3)

Cook on medium heat for just a few minutes, until the sugar is dissolved and helps to bring out juices from the peaches. Remove from heat and set aside.

Preheat oven to 350 degrees F. Slice butter (not margarine), into pieces and add to a 9x13 inch baking dish. Place the pan in the oven while it preheats, to allow the butter to melt. Once melted, remove the pan from the oven.

In a large bowl mix together the flour, sugar, baking powder, and salt. Stir in the milk, just until combined. Pour the mixture into the pan, over the melted butter and smooth it into an even layer.

Spoon the peaches and juice (or canned peaches, if using) over the batter. Sprinkle cinnamon generously over the top.

Bake at 350 degrees for about 38-40 minutes. Serve warm, with a scoop of vanilla ice cream.

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Independent Insurance Agents

Charter Member



Benefits of Automatic Payments

As your insurance agents, we are continually looking for ways to improve your insurance experience. If you have not already been set up for the program, Automatic Payments (EFT), it will benefit you in more ways than one. Below are just a few of the advantages.

- **Save Time:** *When you sign up for EFT it will simplify your life and the payment process; it only takes a few minutes to set up. Payment will occur automatically, saving you time, reducing mail and give you peace of mind.*
- **Save Money:** *Most insurance companies waive the monthly installment fees, or may even reduce your premium, if you use their EFT Program. Either way you will save on the cost of postage, checks and you will never have to worry about a \$25 late fee again.*
- **Improves Your Credit Score:** *Being prompt, on time, and consistent payments of bills will help improve your credit score even more.*

If you are interested in learning more about how automatic payments work as part of your customized insurance program, or to set up your account on EFT please contact us today.

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 with 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 bucket. Write your name and answer and then email to vicki@keller-co.com. Good Luck!

On what part of your body would you wear "mules"?

Your Name: _____

Address: _____

Your Answer: _____

Last Quarter's Winner:

Congratulations to **Mike Steinhauser** for correctly answering last quarter's trivia question! For the correct answer, **Mike** has won a \$5 scratch off Illinois Lottery ticket. **Last quarter's question was: What did Frosty the Snowman do when a magic hat was placed on his head? Answer: He began to dance around.**