

Gotcha Covered

R. C. Keller & Company

Bob's Notes

I want to thank you for hanging with us through this terrible pandemic. We have tried to give you the service that you deserve and to keep you updated on what is happening in the industry, with your insurer, and with your insurance. If you have any questions going forward, let us know. Fortunately, we were prepared to work from home and although we are now somewhat back in the office, we still do work

both in the office and from home.

I also want to emphasize the availability of communicating with us through our website, through email, and through text. It is all available.

Additionally, your insurer's all have apps which you can communicate with them on your cell phone or your computer at home. We will continue to let you know all the ways that we are

available.

Mostly, I am hoping you and your family are staying well and that you and your business have gotten through this.

I hope you enjoy the newsletters that we send. We send them to inform and to entertain as well.

Volume 11, Issue 2

April-June 2020

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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Is Your Business Covered If It Gets Cyber-Hacked?

Cyber-crime is the nation's fastest-proliferating criminal threat. Identity theft and information breaches are among the most common reported cyber-crimes. You may think that it can only happen to big businesses, but the reality is that small and medium sized businesses are vulnerable too.

This is why having a Cyber Liability Insurance Policy in place can help protect you if your data becomes compromised by a virus, hacker or something as simple as a lost mobile storage device.

Did you know that the State of Illinois requires all data collectors to provide a notification of a security breach to each of its affected customers following the discovery of a data breach? According to research done in 2011, by Ponemon Institute, estimates the cost to any sized company is \$200 per compromised record.

We are not trying to scare you, but to make sure you are aware of the risks there are for not carrying Cyber Liability Insurance. R.C. Keller & Company is here to provide the best possible protection for all your insurance needs.

Give us a call at 847-907-4520 for a competitive cyber liability quote. It could save you thousands in the long run.

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

Kristina Morris' Favorite

Mother's Banana Bread

Ingredients:

Sift together:

- 2 cups flour
- 1 tsp baking soda
- 1/2 tsp salt

Cream together:

- 1/2 cup butter
- 1 cup sugar

Add in 2 unbeaten eggs and 1 cup mashed bananas

1/3 cup milk

1 tsp lemon juice

Directions:

Add alternating milk and flour mixture with cream mixture

Grease pan

Bake for 60-70 minutes at 350 degrees



Nancy Keller's Favorite

Nancy's Stuffed Mushrooms

Ingredients:

- 1 1/2 lbs large mushrooms
- 1/4 cup butter
- 1/4 cup chopped onion
- 1 cup plain soft bread crumbs
- 1 cup ground nuts (Nancy uses pecans)
- 3 tbs ketchup
- 1 tbs lemon juice
- 1/8 tbs pepper
- 1/2 cup cream

Directions:

Wash mushrooms & remove stems (chop stems fine)

Melt butter, then add onion & mushroom stems. Sauté on low heat for about 5 mins until soft

Add bread crumbs, nuts, ketchup, lemon juice & pepper. Cook for another 2-3 mins

Stuff mushroom caps with mixture. Place in greased shallow baking dish, stuffing side down. Pour cream over the mushrooms

Bake in hot oven at 400 degrees for 25 mins

Serve

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Independent Insurance Agents

Charter Member



Life Insurance Isn't Complicated

Buying life insurance should not be complicated. You want an easy way to make sure your loved ones have the funds to cover funeral cost, outstanding medical bills, the mortgage and perhaps even a college tuition for your children. You don't want them to face the unexpected expenses after your death, especially when they are grieving.

When you are not in perfect health or if you have been turned down before for life insurance, you might believe that you can not qualify for life insurance. This is not true. We have two plans that offer up to \$24,999 of valuable insurance coverage without having to qualify based on your health.

- **Simplified Issue Whole Life Policy:** This is a policy that is designed for the client who may have had a minor health setback or is slightly overweight, or who prefers to bypass a medical exam. This policy has a set of four health questions and there is no medical exam, blood draw or oral fluid swab for application.
- **Graded Whole Life Policy:** This is a policy that is designed for the client who do not qualify medically. This policy will be issued if the client is not currently in a hospital, nursing home, receiving home health care, receiving hospice care or has been told they have a terminal illness. There are no medical exams or blood tests required for application.

If you are interested in one of these life insurance policies or if you'd like to talk about the other life insurance plans we offer, please give us a call at 847-907-4520. One of our licensed agents will assist in providing the right plan for your needs.

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!

Ombra mai fu, an Aria from a Handel opera, has what other name?

Your Name: _____

Address: _____

Your Answer: _____

Last Quarter's Winner:

Congratulations to **Betsy Kachan** for correctly answering last quarter's trivia question! For the correct answer, **Betsy** has won a \$5 scratch off Illinois Lottery ticket. **Last quarter's question was: On what part of your body would you wear "mules"? Answer: Your feet**