



WESTERN
AGENCY

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Insurance Roundup

Our Business is
to Protect Your Assets

Spring 2015 Vol. 8, Ed 1

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THE PULLEN-BACKES REPORT

Drought? Some of the major weather reporting organizations are predicting a drier summer this year with possibility of drought. Anything is possible and some relief from the unbelievable wet cycle we have been in would probably not hurt. However, we have far more faith in two 'weather predictor' farm buddies, Ed Pullen and Scotty Backes, who have been tilling the soil for years, than a slick TV weather guru. Ed, ever the positive sage, said a little drier summer would be a benefit to all. He tended to think we were due for a dry summer as well, and we talked for a bit about the weather, and farming in general. However, Ed is a new grandpa and the big topic of discussion was the joy of having grandchildren and his new grand daughter in particular. My somewhat negative sage from Glenburn, Scotty Backes, reminded us that we are very dry in some areas and totally flooded in others. He agreed with Ed, that a dry summer would probably be an overall benefit and he also felt we were due for a dry cycle. Perhaps these wet summers are the new normal. Time will tell who was the better predictor.

Home Owners and Auto Shorts

Be Uber careful: Many of our clients have used the Uber delivery service. This is driver service that is similar to a taxi, but a bit more high tech with access to cell phone applications that tell you where an Uber driver is in your area and provide the ability to immediately request a driver. Although this can be a convenient way to catch a lift in a pinch or after a night out on the town, we are concerned with protecting your assets. In many cases, the people driving for these services use their own vehicles. Since many of these drivers are college students or people simply earning extra cash, it does not seem totally clear who is providing the commercial insurance coverage for these drivers. Despite how the contracts are written with Uber drivers, we can assure you that the personal auto insurance policy absolutely and unequivocally DOES NOT cover driving for hire. If you or one of your college children is using an auto covered by a personal auto policy

for this type of work, let us know so we can research your individual situation and let you know where your insurance coverage stands.

Water damage: In a recent newsletter we discussed the importance of checking the old shutoff valves on your sinks and toilets, or shutting water off all together, if you are gone. Another potentially huge problem that is cheap and easy to fix is your hot water heater. Hot water heaters corrode over time and in many cases will eventually rupture. If you are not at home, or even if you are home when this happens, you can experience serious water damage. The simple solution is to put a catch pan under the water heater. Most new installations, or homes, may already have this. However, keep in mind that if the pan does not have an attached line for the water to escape either outside or to an indoor drain, all you have done is delay inevitable damage. It can be an easy and cheap fix but if the

unit fails before the drain is in place, it can be much worse.

Security system woes: These days in the attempt to be more secure in our seemingly more dangerous world, many of us have installed security systems in our homes. In many cases, users experience so many false alarms, dead batteries, and a poor internet connection causing more false alarms, that they just leave the system off. One of our clients recently signed a year contract for his alarm system. He wants to get out of the contract, but isn't able to unless he convinces two of his friends to also sign up for this alarm service. Although alarms can provide extra protection from theft, use caution when signing a multi-year contract. A final caution would be if anyone gives you our name as "recommending" their particular protection service, please call us to be sure we do.

Seed and Chemical

Coverage: All insurance companies have limited coverage for seed, chemicals, and supplies. The cost of these items has escalated dramatically over the years and we have had some very large losses on them. Since everyone is stocking up and getting ready for the spring planting season, this is a most excellent time to call us and be sure these, most expensive of assets are correctly and adequately protected.

Landlord Liability: Many of our clients living in the city own farmland they have either inherited or purchased outright. In most cases this land is probably being farmed by a tenant farmer. However, remember, your liability interests are not automatically covered by the liability insurance carried by your tenant farmer. Even if you were or are named as an additional insured on the tenant farmer's policy he may carry limits that are too low to adequately protect your assets. If you

are a land owner let us know about it, so we can be certain your liability insurance is properly set up. The cost to do this is extremely minimal. There are several ways to see that you are properly protected and none of them are expensive. The only real expense, would come if you get dragged into a lawsuit involving your land and you DID NOT have the proper insurance in force. If you have any questions on this give us a call and we can tell you where you stand on the issue.

BORROWED OR RENTED EQUIPMENT

The Issue: Whether it is a homeowner, contractor, or farmer, all of us from time to time need to either borrow or rent a piece of equipment, vehicle, or even a home, lake cabin, or piece of recreational equipment. There has never been a policy written by any company that always covers this situation, all the time. For a quick test to know if you should be checking with your insurance agent as to whether you are in a situation needing extra coverage: If you lay your hand on someone else's property it becomes "under your care, custody, and control." This is where the borrowed and rented chain starts. The best way to ensure coverage in a borrowed or rented situation is to call us.

FLOOD INSURANCE

In an attempt to get rate adequacy into the Federal Flood Insurance Program there will be future rate hikes for certain risks. However, there will be other risks that will see premium decreases. If you have property in a flood zone or are thinking of buying property in a flood zone, give us a call and we can see where your individual situation stands.

MINOT TREASURE DISCOVERED

In talking to buddies Bill Burke and Russ Haugeberg the other day, a client believed the sausage mutual butcher friend Randy at B & D Market had made for him this year was some of the best ever. While talking, Russ mentioned that Randy also has a very special, made to order roast, he calls his Country Famous BBJ Roast that he creates for people. This rolled roast is hand crafted, partially wrapped with bacon and stuffed with spices and marinades. Both Russ and Bill assured him this

roast was a taste sensation. Since he had a bunch of family in town that up-coming weekend, the next day he ordered one of the roasts. His roasting instructions were simple. Sear the roast and save any drippings for gravy. The roast should be cooked for 20 minutes per pound which in this case was 2 ½ hours. Following Randy's instructions produced one of the absolute, all time, best tasting roasts, and his guests loved it as well. B & D Market also provides another valuable service by providing home

delivery of groceries to dozens of elderly or disabled folks unable to get to the grocery store. While meat department manager Randy handles the specialty meat orders, owner Roxy Mosser makes certain the bakery continues to put out the best cinnamon rolls and bread in town. The phone number for B & D Market is 701 839 2244. The address is 600 3rd St NE, Minot. Thanks again, folks! B & D Market: a North Dakota treasure, indeed!

Round-the-clock service for your business is our business

A client recently received a call from Sandy on our Western Agency staff inquiring why he had not yet paid his insurance premium. He stammered a quick apology and asked her for the amount. Needless to say, he gave her a check and had her forward it to the carrier that same day. He thought maybe he had misplaced the bill and simply forgotten to pay it. However, the very next day, the bill was in his mailbox. It turned out the actual bill had been sent late from the carrier where his policy had been placed. He called to inquire about the delay and this carrier, like virtually everyone else in the business world these days, was implementing new software. The gal at the company level of course apologized for any inconvenience and we quickly had our staff check the other policies we placed with this particular company to be sure no other policies had been late billed.

It only took a few minutes to get to the bottom of the billing problem, receive an explanation for what happened, and put a system in place to prevent this from happening to other clients. It would have been no different if

it had been a claim question, or a coverage question or one of the other hundreds of issues that can and do come up in the servicing of today's often complicated and complex asset protection programs. When we hire agents at Western Agency Group, we tell them they are on call 24 hours per day. If you as one of our clients have a billing issue, or a claims question, or a coverage situation you need clarified, you can call us anytime to be certain your questions are answered and you know where your coverage stands. We welcome your calls and totally understand if the call has to be made at an odd time of day. After all, many issues often surface after traditional business hours or on weekends.

At Western Agency we have been operating like this for more than 40 years. New television ads for one of the huge national insurance conglomerates, describes a similar approach to service. Yet, a few years ago we purchased a property this big company was insuring and contrary to how their ad campaign says they operate, it literally took days to find out what coverage was on the building. When we called the agent, no one was available to help. In fact, after calling his office staff, it still took

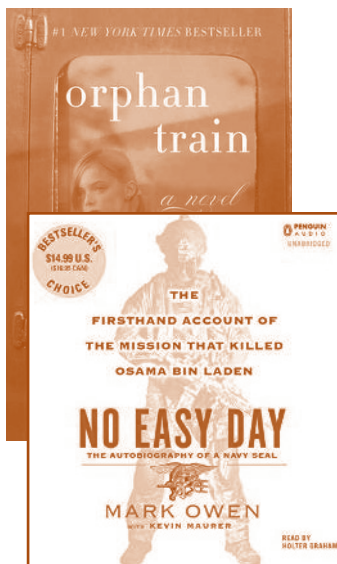
over a week to get any information. It seems possibly the ad campaign of the giant company is not in alignment with how they actually operate. Over time the perception vs reality of many advertizing campaigns is proved to be out of touch with real life. In your case, if you have a question, problem, or need to make changes to your asset protection program, all you have to do is call our office and we will absolutely get things back on track. No matter what time of day it is, call us.

As always.....we are honored you have chosen us to protect your assets. Thanks for your business!



Ryon Boen, chief executive officer

Book Reports



The Orphan Train: Author: Christina Baker Kline. In early 1900s due to so many people dying of the flu epidemic and other diseases, there were literally thousands of orphan children in the larger cities in the eastern United States. In an effort to find homes for these children they were loaded on special trains called "Orphan Trains" and taken to cities in middle America where they were adopted. Some of these children found fine homes, some were abused, some were used for little more than free labor. It is an incredible story by one such orphan. This book is simply a must read.

No Easy Day: Author: Mark Owen: First hand account of the raid to get Osama Bin Laden. This book is a quick and captivating read of a history making event by the men who were actually there.

Copies of the book can be ordered by calling Bruce at 701-852-1683, 701-721-9873 or e-mailing him at sunshine@minot.com.



WESTY HAT CONTEST

The Westy hat unknown, always present but unseen judge, has tried to stay warm this cold last couple of months. His traveling has been somewhat curtailed, but none the less he was able to spot:

- LuVerne Satrang of Britton, South Dakota proudly wearing his black and red Westy hat. Also, while in Britton he caught a glimpse of Troy Dahme, wearing his maroon and gold, hat to the Britton/Hecla girls' basketball game.
- Traveling through Aberdeen, South Dakota it was John Woodman in the new black and red Westy model.
- In Dickinson, North Dakota it was Troy Fisher in a warm black, Westy beanie.
- In Minot, the judge spotted Max Braun in his old favorite Westy gray. In addition both Pat and Jim Walsh were staying warm in Westy beanies. However, the big sighting, and our first triple winner, was made when the judge swung out to Wyoming's Big Horn Mountains. Proudly topped out in black and red Westy hats were mountain snowmobilers Scotty Backes, Kristen Schepp, and Rod Erber of Glenburn.

Winners receive \$50 gift certificates each to Club Eden for Satrang, and Dahme, and a \$50 Grant "universal gift certificate" for Woodman. A \$50 gift certificate to Jack's for Fisher, \$50 gift certificate to Happy Joes for Braun, \$50 certificate to Perkins for Pat Walsh, \$50 gift certificate to Sammy's Pizza for Jim Walsh, a \$50 gift certificate each for Backes and Erber to the Glenburn Café, and finally, a \$50 gift certificate to JL Beers in Minot for Schepp. Many thanks to all of you for your support! You're keeping the "judge" happy by wearing your Westy hats.



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IMPORTANT ACCIDENT INFORMATION

Following are some tips for what to do if you're in an accident:

- Don't "make a deal" for damages
- Don't leave the scene; even for a MINOR accident
- Don't accept an offer of cash, check or "private settlement"
- Don't deny injury to you or your passengers
- Don't offer to pay ANYTHING even if you think you are at fault
- Don't administer first aid unless you are licensed to do so
- Do (when conditions permit) move to the shoulder or other safe area to prevent further damage
- Do ask someone to summon police and seek medical assistance.
- Do remember the three Cs: remain calm, courteous, and consistent in your discussion of the accident
- Do obtain complete information from those involved.
- Do complete this report at the scene -- not later
- Do obtain the names of witnesses including addresses and phone numbers
- Do notify the owner of the car that you are driving as soon as possible



Many Western Agency clients with auto policies receive a convenient accident reporting guide/holder with their auto identification cards. It contains space to draw the accident details, outline what happened as well as collect pertinent information about the other driver(s) and his/her contact information. Although we hope you never have an accident, we encourage you to use this if the situation arises.