



WESTERN
AGENCY

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Insurance Roundup

Our Business Is
To Protect Your Assets

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Westy Team Spreads Holiday Cheer

Western Agency teams in several locations raised money, and collected food and toy donations again this year in support of local food pantries, shelters and the Salvation Army Angel Tree. In addition to personal employee donations and shopping, Western Agency donated more than \$1,300 to local food pantries in area communities it serves.



Renting Something?

Call us: No matter what you have been told, no company, no time, ever automatically covers all borrowed and rented items. When do you know when you may have a problem here? Simply remember this: When you “lay your hand”



on things that do not belong to you... be it a rented car, snowmobile, boat, truck, tractor, farm equipment... anything. This object becomes under your custody and control. This situation can sometimes be covered automatically. However, this situation is never always correctly or adequately covered. There is one very simple way to be sure your assets are covered: call us before the claim happens. No matter what time of day or night, give us a call. We can quickly advise you where your coverage stands and see to it the proper coverage is in place to protect your assets.

House Empty?

With so many of our clients spending winters in warmer climates, we offer a few cautions regarding homeowners insurance. First, and especially if you are going to be gone for an extended period, be certain someone is monitoring your home. Many insurance companies have limits as to how long a home can be vacant and still have all coverage remain in place. The only way to be sure where your policy stands on this is to give us a call. We can quickly look up your individual situation. A few other cautions that can help prevent damage are:

- If possible, shut off the water supply to your washing machine and other water using appliances.
- If you have lowered the temperature in the home, open cupboard doors under sinks so extra heat in the room can help prevent pipes from freezing.
- Have the home regularly checked to be sure things are ok.
- Put timers on one or two lights so evenings the home looks occupied.
- Arrange to have sidewalks and driveways kept clear of snow and the mail picked up.
- Have a checklist of things you need to do before leaving for an extended period of time so you don't forget anything.

- Most of all: Give us a call to be sure you have proper coverage in place to protect your home.

New Roof or Major Improvement

Virtually all companies have discounts available for homes or businesses with new roofs, better security protection, or other significant improvements that can help lower the risk of loss. If you have done anything such as this to your home, farm or business, give us a call so we can be certain you have all available discounts in place.

Contract Bonding at Tax Time:

At this most important tax planning time of year, many of our contractor clients are feverishly talking to their accountants and bankers about year-end tax issues. A caution here is to also let your Contract Bonding agent be involved in this discussion. Contract Bonding is basically nothing more than a fluid credit line. Debt, profit, and assets are heavily involved in the amount of bonding you can secure and getting the job so many times hinges on being able to BOND the job. Year end planning? Give us a call.

It seems Cyber Hackers are causing havoc to businesses everywhere. One of the big problems is so many times these days we have possession of our client's personal information or are using it in the course of conducting our day to day business activities. Things like credit card information, drivers licenses, social security numbers, birthdates, addresses, loan information, and literally a huge amount of other personal data simply has to be exchanged in the transaction of today's business. Similar to so many of the clients we insure, Western

Agency, has an incredible amount of our customers' personal data in our possession. What you need to know as a business owner, is if customers' data in your possession falls into the wrong hands there are cases where you the business owner can be held liable. In our own case here at Western



Agency, although we store our data offsite in secure storage, we still carry specific Cyber Security insurance to protect ourselves in the event of a data breach. No matter what business you are in it is very possible your business as well has the need to be protected against customer's personal data in your possession being hacked. Every business is different and if you have any questions as to where your policy stands, give us a call and we can go over your policy with you, before the hackers strike and it is too late.

Insurance Training Starts Early

A South Dakota client recently notified us of an advertising campaign her daughter is entering for the local Aberdeen newspaper. Western Agency served as the basis for the inspiration when the client's father hit a deer on



his way home and called our agent right away. She drew inspiration from her grandfather's insurance experience with Western Agency. Great work, Mallory Steiner (daughter of Nathan and Michelle Steiner and granddaughter of Tom and Pam Steiner)!

Traveling Guns:

On a recent pheasant hunting trip it was necessary for one of our clients to ship his shotgun. He was worried it would be a big deal, but actually, if a few simple steps are followed it is relatively easy to do. First of all a person has to have a good traveling type gun case that will securely hold the gun or multiple

guns. He purchased an excellent case at a sporting goods store. The case must be of solid construction, with TSA approved locks. In addition he added a Travel Smart combination/TSA approved wrap around lock to further secure his container. Most of these shipping type cases have several attach points for cable type clip locks. At least two of these points must be secured by locks. Of course the gun must be unloaded. Ammunition can be shipped in the same container with the gun as long as it is secured and is either in the original box or a latch type ammunition box. In other words, it cannot be laying in the case unsecured. When you get to airport security you will open the case so the TSA agent can make sure the gun and ammo are correctly secured and the locks are in place. He checked his gun at Phoenix, Sky Harbor and again in Minot and it only took him a few extra minutes.

Western Agency Client "Ships His Pants!"

A recent call into our Minot office involved a client who called us to say he just "shipped his pants." Sandy took the call and was relieved when the caller also informed her he had also 'shipped' his golf clubs, and the rest of his vacation gear. Since his golf and vacation equipment were expensive, he was wondering if his assets were correctly covered. Checking with Western Agency Claim Manager, Lu Hanson about

"shipping" we learned the following information. First of all, the clubs and cloths were covered under the client's homeowner's policy. However, if he had been shipping a car, a gun, jewelry or fine arts there could be some restrictions. Guns, jewelry, and fine arts all have limitations for theft and depending on value, may have to be insured by a special policy rider. In most cases, cars are covered by the shipping company but if the client has full coverage on the car that coverage too would apply. Farm and construction equipment also has some special provisions. As always, the best policy is to call us to be certain. We are here to help, even if you have only just "shipped your pants."

Tracking Mail:

One of our clients had a package mailed to Phoenix, Arizona from Minneapolis, Minnesota. The package was in a medium padded First Class envelope, was supposed to take four days in transit and arrive in Arizona on Dec. 7, 2015. When the package had not arrived by Dec. 14, 2015, needless to say the client was worried. However, low and behold, even on lowly US Postal Service 1st Class mail, there is a tracking number. Checking the US Postal service website yielded that the package, although late, had arrived in Phoenix on Dec. 13, 2015 at 2 a.m. and had been transferred to delivery in Phoenix early the morning of Dec. 14, 2015 and arrived at the address on Dec. 15, 2015. Although late, Santa has finally arrived!

Editorial: *Protecting Your Assets*



The insurance agent protecting your assets has many purposes besides simply selling you an insurance contract. Of course the sale must first

be made, but more importantly, the insurance contract sold must be designed to take care of the unique and individual needs of each client. No matter what you may be led to believe, no two farms, businesses, or individual clients are the same. Secondly, your independent insurance agent is the gatekeeper, and the **ONLY** watchdog you have looking



out for **YOUR** best interests when claims occur. No matter what the slick advertising campaign of any major insurance carrier may say, companies are not going to give any client the benefit of the doubt in a borderline claim situation. The only advocate you have at this time and the one who sees to it the policy provisions will be honored by the company when the claims come in is your agent, your friend, the person you know, in your town, who you can see personally. But more importantly, an agency and agent who have a culture and history of going to bat for you the client. When these difficult claim situations arise, and they often do, it is a concerned agent who has the client's interests at heart who will see to it that if a claim can be paid, it **WILL** be.

Furthermore, Western Agency's company policy has always been we will not use an inferior insurance company or a cut down, reduced coverage, insurance contract, so we can be your agent. Over the years we have walked away from many potential sales because we would not sell an insurance contract that would not perform at loss time. Our insurance agency has grown to the size we are by doing the best job on coverage and claims for our clients. We have of course been competitive on price. Most times if

we are not the lowest premium available on a given risk we are for sure very close to that number. However, one thing is for certain, to protect our client's assets, we will use every effort to have the best possible coverage in place, we will be placing the coverage with superior companies, and most importantly, at loss time we will follow the claim to make certain it is quickly, fairly, and correctly paid.

The entire Western Agency Group would like to thank you for your business, and in these most uncertain of times, in spite of the "politically correct" police telling us what we can and cannot say, would like you to know: We pray to God you and yours have a very Happy New Year!!



Ryon Boen, Chief Executive Officer

Privacy Policy

Western Agency Privacy Policy: Simply put, we do not let out ANY of your information unless it is specifically needed in protecting your assets. We do not let anyone look at, use, or prospect our client base. We backup our computers daily in secure, off-site storage, and have extensive systems in place to make certain your data is protected. When it comes to your data, it is used to support the mission of our company: "Our business is to protect **YOUR** assets", period.

Good Pizza? Where's the Pizza?

Western Agency clients spending winters in faraway places, report extreme difficulty in locating a decent pizza. In Minot we are lucky to have Sammy's Pizza, Happy Joes, and Spicy Pie. All have great pizza. In Phoenix clients report trying the pizza at every place recommended and none have come across one that is anything but extraordinarily average. Another client reports even on a trip to Italy of all places, the pizza was below par. Possibly in Minot we are simply spoiled. A personal favorite for one client is one of Shannon and Angie's excellent large pepperonis at Sammy's!



Westy Hat Contest



Of course the unknown, never seen, but always present Westy Hat Contest Judge has been out and about again. On a recent trip to Dickinson he spotted Brian Schroeder of Brian Schroeder Inc. looking good in a new style black westy hat. In Minot it was Rick Backes in, of all things, the judge's own personal favorite. An OLD STYLE antique Westy hat! Yes! Spotted in Glenburn was area farmer, Rod Erber in his favorite Westy hat. Passing through Garrison, North Dakota it was Tom Bennett wearing his "dress hat", a new style white and gray checkered Westy topper. Further south in Britton, South Dakota it seems all ages and all lines of work are wearing Westy Beanie's. First spotted was Tuff Dinger in Westy camo, then Jeremy Schuster of Schuster Construction in his adult beanie, and third was Easton Elmers, son of John and Heidi Elmers in his 'kids size' beanie. Tuff is in the farming business, Jeremy is in the construction business, and Easton is involved in attending pre school! Looks like it is a \$50 cert to Jack's Restaurant for Schroeder, \$50 cert to Sammy's Pizza for Backes, \$50 Grant universal gift cert to Erber, Dinger, and Bennett. Schuster and Elmers both get \$50 certs to Eden Entertainment. Congrats to all winners and once again. Thanks for wearing your Westy Hats!

You Call This Chili?

Getting one's hands on a good Chili is difficult anywhere. Being a devoted fan of good Chili and a past three time North Dakota State Fair Chili Cookoff judge, one client can tell you he has tasted some of the very best and worst of this great dish. On a recent trip to Phoenix seeing chili on the menu at a restaurant, he ordered some. Folks, to put it very mildly, it was hands down, without a doubt, the worst chili this client ever had the misfortune to attempt to eat. Usually, a person can find something about a given chili that is redeeming but this bowl of junk had none. The funny thing is, this restaurant has decided to use social media to get exposure. Accordingly, a day later he received an

email congratulating him on eating at the fine establishment and solicited his feedback. Possibly it is simply due to his age but he basically told them the same story. They didn't reply. Long story short: He happened to be in their restaurant a few days later. Once again, he tried the chili. The good news was it was improved. The bad news was it was still horrible chili. One thing that this little story brings up is if you see a way we at Western Agency can improve our service to you, please let us know. We assure you we will be happy you pointed out how we can better serve you, we will correct the problem, and we will be happy to buy you lunch for pointing out how we can better protect your assets.