

# Newsletter

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## Proof of Insurance

If you receive a notice from the BMV asking for proof of insurance, please bring it in or fax it to our office so we may complete it for you. Many are confused and/or upset when they respond to the first notice and then receive a second notice. Having a completed form with an agent signature should help to avoid problems. Please remember there is a deadline to responding to these requests.

If you refinance your home, please remember to call us and let us know. Your new lender may call and ask for us to change the mortgagee clause on your policy; however, our office policy is not to make any changes without the consent of our insured.

If you receive any correspondence from your mortgagee and/or loss payee asking for proof of insurance, please bring it or fax it to us immediately. We will take the necessary steps to comply with their request.

## Customer Referral Program

We've built our agency by taking special care of you and our other clients. And it shows in the large number of people who call us because you, our existing clients, recommend us.

We want to keep growing with clients like you. Our best new clients call us because you recommend us, so.....we LOVE it when you are "Talking About Us" and about the special treatment and really great service you receive from us!

Now, we want to add a little FUN to the process! We're going to make it interesting by simply "Talking about Us". We considered giving our advertising dollars to newspapers, ad agencies, etc., but we'd rather give the majority to you, because.....YOU are the best advertising we can get!

Call us to find out how to win a FREE \$10 Gas Card and to be automatically entered into a quarterly drawing for a \$50 Gas Card.

The more referrals you send our way, the more gas cards you win!

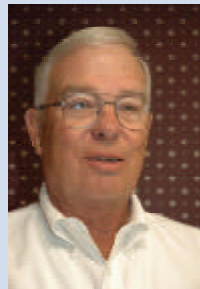
\*\*This quarter's winners of the \$50 gas card are...Virgil Holbrook and Deb Goshia. Congratulations!!!!

## Retiring With Our Gratitude & Appreciation

Harold Young

The time has come for Harold to make the final step in the retirement process. He now plans to work at fishing and golfing.

Harold came to the agency in January, 1967 which is a long time ago! He still enjoys the people part of the business, but he looks forward to his retirement.

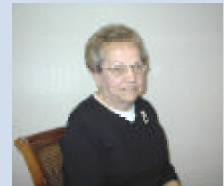


Harold would like to thank all of his customers for the loyalty and support they have given to him and to Padgett-

Young & Associates for the past 39 years.

Pat Emmons

In 1972 Padgett-Young & Associates, Inc. hired Patricia Wright Emmons, the youngest of six children. Before joining the agency, Pat worked for Westfield Companies for ten years. Pat's brothers, sisters, uncles, aunts, nieces, and nephews also have working experience with Westfield. Incredibly, this family has over 300 years combined service in the insurance industry and with Westfield.



After 33 years of loyal service to Padgett-Young, Pat has retired. Pat will now fill her time with her grandchildren, her service to her church and to the Lodi Historical Society. We have all enjoyed working with Pat and wish her our very best! We thank her for these 33 years of dedication to Padgett-Young.

[www.padgett-young.com](http://www.padgett-young.com)

Don't forget - use our web site as a resource tool. The site has current insurance information and is the "go to" spot for finding the assistance you need.



# What is an Umbrella?

## Why Should I Have One?

A Personal Umbrella policy provides additional liability protection in million dollar increments. The policy protects you against claims that exceed the liability limits of your home, auto, boat, and other personal policies.

Here are some actual cases of uses for a Personal Umbrella:

- A neighbor's child climbs a tree on your property, falls, and is seriously injured. The claim settlement goes well beyond the \$300,000 liability limit of your homeowner policy.

- Your family dog bites a visitor to your home. The injured person must undergo a series of plastic surgeries as a result of the bite. A jury awards \$500,000 to the victim.

- You are mowing the grass and a rock shoots out from under your mower. It hits a child in the eye causing extensive damage and blindness.

- You are sued for slander through a misunderstanding. Chances are your primary policy does not offer protection or legal defense for this type of allegation.

- You are involved in a car accident. You cause injury to someone. That person becomes paralyzed as a result of the accident. You are sued for \$1,000,000 to cover the hospital stay, therapy, equipment, mental injury, and the quality of life the victim can no longer enjoy.

The above are general definitions. Please refer to the actual insurance policy for detailed descriptions of coverages, limitations, or exclusions. We will be happy to answer any questions or provide you with a quote. Most umbrellas are approximately \$150 annual premium for a \$1,000,000 limit of insurance.

# Backup of Sewer & Drains...

## Does Homeowners Ins. Cover This?

**\*Please note: this is NOT flood coverage**

Fall and spring tend to be our wettest seasons making our homes most susceptible to the backup of sewer or drain lines. While these events don't occur often, when they do, the problem can be a small disaster.

Did you know a standard homeowner's insurance policy excludes coverage for such an event? It's true. The backup of sewer and drains as well as the failure of a sump pump is excluded. The damage you sustain from either of these problems will not be covered and you'll be responsible to pay

for the loss and the clean up. If you have a finished basement, or use your basement area for storage, you shouldn't go without this coverage endorsement.

Heavy rains can trigger a backup. A storm sewer or sanitary sewer backs up into your home and usually comes in through a sump well, wash-tubs in the basement, or toilets in the basement.

However, the damage can happen anywhere in the house. Sump pump failures normally occur from power outages or motor failures.

Sump pumps run on electricity and during a bad storm many times the power goes out. That's when you need the sump pump the most, to pump the heavy water from the rain out of the basement.

The damage can be quite costly. Normally damage occurs in the basement, which houses the mechanical systems

of the house such as: washer and dryer, furnace, hot water tank and the numerous items people store there. Water or sewage usually destroys anything it comes in contact with.

For the thousands of dollars in damage, it would be well worth purchasing the additional coverage with your homeowner's policy to cover such an event.

Be sure to ask your agent about this coverage to make sure you already have it on your policy or to purchase it. This coverage can often be purchased as an endorsement on its own, or with an endorsement that will expand/increase other coverages on the policy. The additional cost runs between \$25 and \$50 annually. Well worth the peace of mind. The key is to ask your agent or company what your best option is.



# When Pigs Fly

The Order of the Flying Pig is a prestigious award presented to those selected few, who, having achieved an underwriting profit in the Farm Property lines, are recognized for their ability to satisfy their customers and, at the same time, represent the company and its' associates in an energetic and professional way.

Because of our dedication and hard work, Padgett-Young & Associates, Inc. had outstanding results in the Farm Property line. As a result of this, we have been awarded the Order of the Flying Pig by the Hastings Mutual Insurance Company Farm Underwriting Department.

Call us for your farm needs.

# Tracking Your Driving

Most people don't know it, but there is a little black box in your car that tracks the way you drive.

According to a recent account in the Kansas City Star, the metal box, about the size of a carpenter's tape measure, is now installed in about 70 percent of all new car models. The device is most often fitted under your dashboard or seat and linked to the deployment of your airbag.

Privacy issues have made the black box or EDRs controversial.

Bob Smith, executive director for the Society of Collision Repair Specialists for Missouri and Kansas say that the EDRs can record information only in the 5 to 10 seconds before and after it senses a crash serious enough to deploy an airbag. He said the information recorded includes car speed, engine revolutions, braking and seat belt use. Smith's organization represents crash reconstruction investigators.

Crash investigators, insurers, police and government researchers say such information is critical to learning how to build safer cars and save lives. Others such as privacy advocates see EDRs as a mechanism to be used by insurers, police and researchers to gain access to data that can be used to incriminate drivers.

Possible future applications for black boxes are even more far-reaching. Technology already exists that would allow more information to be recorded about a driver's acceleration and steering. It also could record the time and date of an accident and, using cell-phone technology, relay life-saving information to emergency crews.

Whether privacy issues will become a hot topic and continue to cloud the application of this device will probably be brought to the forefront after the NHTSA rule goes into effect later this year.

# Padgett-Young News

## Dale and Christi Roberts

At Padgett-Young & Associates we are all about service. Some take that concept and run with it!

Dale Roberts and his wife, Christi, began participating in Christian work camps for Group Workcamps Foundation/ Youth Group Missions approximately 15 years ago. Dale assumed the position of Camp Director three years ago. As director, Dale oversees 400 volunteers, 50 adults, 350 high school youth, and a staff of 20. They rent local schools and sleep on classroom floors. Work is done on roughly 60 homes in the area that need repair using teams of six people. The projects are selected by local sponsors on a needs basis whether it is the elderly, disabled or disadvantaged.

Dale's job is to help make the camp a success by coordinating all of these groups together and trouble shooting problems.

In June, Dale will be spending a week at the Red Lake Indian Reservation Workcamp in Red Lake, Mn and a week at the Northern Cheyenne Workcamp in Ashland, Mt. Dale's wife will be site coach at a camp in Lead, South Dakota and in Somerville, Tennessee. Dale says, "It is the interaction with youth groups of many different denominations and watching them help others that is so rewarding." We recognize Dale and his wife for their sacrifice and service.

## Michele Filous

Padgett-Young & Associates has promoted Michele to Account Executive and Vice President of Personnel. Michele has been the commercial lines customer service representative for 20 years. She will take over the servicing of Harold Young's commercial and personal lines customers.

## Renee Terhorst

Renee has been promoted as the new commercial customer service representative. Christy Barnes and Holly Cooper are the personal lines customer service representatives.

## Holly Cooper

Stop in and say hello to our newest employee, Holly Cooper. Holly joined us in January, 2006 after six year of working for several State Farm insurance agents. She has her state licenses in Property and Casualty, as well as in Life and Health. Holly says she enjoys working with people and her main goal is solving problems for her customers and leaving them reassured and smiling!

Holly's favorite pastimes are quilting, painting, singing, boating, and community theater where she is involved with Medina County Show Biz and Galaxy Players, as well as being a state level representative for OCTA (Ohio Community Theater Association).

Holly lives in Westfield Center with her husband,

Herb, and their five children. Their only son is in the Army National Guard. Their oldest daughter just graduated from THE Ohio State University with a BA in Political Science and is working in the state house. Their middle child married in June and is with her Coast Guard husband stationed in Seattle. The other two girls attend Cloverleaf High School.

Holly says she is already feeling at home and is looking forward to meeting and working with everyone.

## Toll Free Phone Service

Toll free lines are now available to our customers. The toll free line for Lodi is 1-877-725-1375 and Wadsworth is 1-888-792-7762.

We have a new phone system at the Wadsworth office. Voice mail is now available for you to leave us a message. You will still get a "real" person when you call in, but they can transfer you into our voice mail system. The voice mail is available for you nights and weekends as well. Please remember that coverage cannot be bound or altered via the voice mail. If you have any problems with the system, please let us know.



## Collapse of Primary Care

By Maggie Fox, Health and Science Correspondent  
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Primary care — the basic medical care that people get when they visit their doctors for routine physicals and minor problems — could fall apart in the United States without immediate reforms, the American College of Physicians said.

"Primary care is on the verge of collapse," said the organization, a professional group which certifies internists, in a statement. "Very few young physicians are going into primary care and those already in practice are under such stress that they are looking for an exit strategy."

Dropping incomes coupled with difficulties in juggling patients, soaring bills and policies from insurers that encourage rushed office visits all mean that more primary care doctors are retiring than are graduating from medical school, the ACP said in its report.

The group has proposed a solution — calling on federal policymakers to approve new ways of paying doctors that would put primary care doctors in charge of organizing a patient's care and giving patients more responsibility for monitoring their own health and scheduling regular visits.

U.S. doctors have long complained that reimbursement policies of both Medicare and private insurers reward a "just-in-time" approach, instead of preventive care that would save money and keep patients healthier. "Medicare will pay tens of thousands of dollars ... for a limb amputation on a diabetic patient, but virtually nothing to the primary care physician for keeping the patient's diabetes under control," said Bob Doherty, senior vice president for the ACP.

## Jewelry Valuation

Antiques, Replicas  
& All Their Cousins

Old style jewelry is the latest fashion. Estate jewelry vintage.... antique... period... retro... deco these are some of the terms that set the mood. How important are such terms when it comes to valuation? Because old-style jewelry is so fashionable, romantic buzzwords abound. Some of the terms are descriptive, others just create emotional appeal.

Antique is the most definable. Jewelry that is at least 100 years old may be called antique.

Estate jewelry really just means property left in someone's will. Some jewelers specialize in estate jewelry, recognizing and buying only fine-quality pieces.

In the marketplace, however, the term "estate" jewelry is often used merely as a romantic substitute for "previously owned." It is meant to imply quality. The phrase suggests that the jewelry is old (which isn't necessarily true), and then plays on the popular notion that old jewelry is valuable by definition. Many jewelers avoid the phrase "estate jewelry" altogether and prefer to describe jewelry by its style.

Authenticating antique and period jewelry takes special skill and experience. The jeweler must determine whether a piece is from an earlier period or has simply been made to look old. Buyers — jewelers as well as individual purchasers — must always be wary. One jeweler pointed out that auction catalogs from 50 years ago would say a piece of jewelry was "by Tiffany" or "by Cartier." Now the catalogs say "signed Tiffany" or "signed Cartier," indicating that a signature is present but the auction house isn't necessarily saying the piece is genuine.

Many people assume that old jewelry is by definition valuable. This is not necessarily the case. A piece may have

no redeeming qualities except that it has lasted for 150 years.

The value of a piece of jewelry depends upon the intrinsic value of the materials, the quality of the craftsmanship, and the market's demand. In jewelry, as of other things, styles go in and out of fashion. Even a good quality piece can lose value if its style is no longer considered appealing — that is, if the jewelry is not salable.

Accurate valuation of period jewelry can be made only by a jeweler/ appraiser who regularly handles such jewelry, who knows the market for such pieces, and who can recognize alterations, reproductions and fakes.

## Lawsuit Plague

A heat gun and paint remover that produces temperatures of 1,000 degrees and warns users, "Do not use this tool as a hair dryer," has been identified as the nation's wackiest warning label in an annual contest sponsored by a lawsuit watchdog group.

The Wacky Warning Label Contest, now in its ninth year, is conducted by Michigan Lawsuit Abuse Watch, M-LAW, as part of its campaign to reveal how lawsuits, and concern about lawsuits, have resulted in warnings on products.

The winning labels were selected from a list of M-LAW's finalists by listeners of the Dick Purtan show on Detroit radio station, WOMC-FM.

The second place award went for a label on a kitchen knife that warns: "Never try to

catch a falling knife."

Third place was won by the following warning on a cocktail napkin with a map of the waterways around Hilton Head, South Carolina printed on it: "Not to be used for navigation."

An honorable mention award went to a warning on a bottle of dried bobcat urine used to keep pests away from garden plants: "Not for human consumption."

"Warning labels are a sign of our lawsuit-plagued times," said Robert B. Dorigo Jones, M-LAW president. "An unpredictable legal system — in which many judges allow anyone to file a lawsuit on almost any theory — has created a need for product makers to plaster wacky warnings on everything. When judges see it as their job to dismiss cases that are rooted in frivolous theories, we'll see fewer wacky labels and more fairness in the courts."

## Highest Honor

For the fifth straight year, Padgett-Young and Associates, Inc. has achieved Platinum level status from Westfield Insurance for their top performance among Westfield's more than 1200 insurance agents throughout the country.

The Platinum status is the highest level in Westfield's FOCUS program, which is performance-based and designed to measure the level of profit, growth, and persistency of an agency's business with Westfield. "Padgett-Young contributes greatly to Westfield's success as a company and their dedication to Westfield gives the Company a meaningful advantage in the marketplace," said Westfield Property & Casualty President Roger McManus.

Westfield introduced FOCUS in early 2001, aiming to strategically recognize and reward top agencies while encouraging other agencies to achieve top agency status with Westfield. With Platinum status, Padgett-Young will receive special benefits that improve their value and their ability to sell and retain business.

## Auto Accident Insurance Excuses!

- The other car collided with mine without giving warning of its intention.
- The accident occurred when I was attempting to bring my car out of a skid by steering it into the other vehicle.
- I was driving my car out of the driveway in the usual manner, when it was struck by the other car in the same place it had been struck several times before.
- The telephone pole was approaching fast. I was attempting to swerve out of its path when it struck my front end.
- An invisible car came out of nowhere, struck my vehicle and vanished.
- I thought my window was down but found it was up when I put my hand through it.
- A pedestrian hit me and went under my car.
- Coming home, I drove into the wrong house and collided with a tree I don't have.

## Deer VS Auto

According to a recent study by a large insurance carrier, the Midwestern states top the country for number of auto collisions with deer.

The study, which covered the number of accidents in-

volving deer between July 1, 2004 and June 30, 2005, indicates that the "Top Ten" states for accidents were: Pennsylvania, Michigan, Illinois, Ohio, Georgia, Minnesota, Virginia, Indiana, Texas and Wisconsin.

More than 1.5 million deer-auto collisions take place across the U.S. each year, ac-

cording to State Farm. These accidents kill more than 150 drivers every year and result in more than \$1.1 billion in vehicle damage.

